



Quarterly News Resource of the Census Federal Credit Union

JULY 2011

Census FCU Security Question Application

In order to better protect our members' financial information, Census FCU has established a system whereby a security question will be utilized to verify your identity. The Credit Union would still require a written authorization for all transactions, but the security question information would eliminate the need to provide a copy of the driver's license for each account inquiry request.

Census FCU would like to encourage members to take advantage of other options available to complete their transactions without having to directly contact an employee of the Credit Union. Many transactions can be completed by using DANA, Census FCU's automated teller. The telephone number for DANA is (301) 735-8420 or (800) 647-3262. Home Banking is also an option for members who prefer performing transactions via the Internet. Please contact the Credit Union at (301) 763-0287 or (800) 343-6788 if you have additional questions relating to these services or for enrollment information regarding DANA or Home Banking.

Member Name _____

Account Number _____

Home Telephone Number _____

Work Telephone Number _____

Cell Telephone Number _____

E-mail Address _____

Date _____

Signature _____

Security Question _____

Security Response _____

Buying or Refinancing?

Start Your Loan Search
with CUMA & CFCU!

Credit Union
Mortgage
Association



Have you thought about refinancing your home lately? Members are scrambling to lock in today's super-low rates, and they're saving hundreds on loan payments each month. This could be YOU! If you are looking to refinance, trade up or buy for the very first time, please see us first. Census FCU is affiliated with the Credit Union Mortgage Association (CUMA), a service organization owned by over 30 area credit unions. CUMA is a full-service mortgage company that offers:

- Low Competitive Rates
- Low Closing Costs
- Purchase and Refinance Mortgage Programs
- Fixed Rate and Adjustable Rate Mortgage Loans
- Jumbo Loans
- FHA & VA Loan Products
- Reverse Mortgage Loans

Refinancing?

If you are already living in the home of your dreams, refinance at today's super-low rates and save! Here are a few good reasons to refinance:

- Lower your rate
- Refinance an ARM to a fixed rate or vice versa
- Shorten your term
- Consolidate a 1st and a 2nd to eliminate private mortgage insurance (PMI)
- Unlock the equity in your home and get cash out for home improvements

Call (703) 425-1204 OR (800) 231-8855 for more details or apply online@cumortgage.net.



CREDIT SCORE

Anyone who has applied for a loan in the last few years would probably know that your credit score is now widely used by many lenders to determine your interest rate and/or your ability to repay. So it's very important for you to keep your score healthy. You may even want to raise it a bit. Here's how:

- Build a long history of on-time payments.
- Don't max out your credit lines.
- Don't open or close accounts as a strategy to raise your score. However, if you have more open accounts than you want, close newer credit accounts rather than ones you've had for a while.

- Don't close unused accounts all at once; your debt ratio will change with each card you close and several cards closed at one time may affect your score.
- Pay off revolving debt rather than just shifting it from card to card.
- When shopping for a loan, submit your applications within a limited time so that they will be looked upon as one inquiry to a potential lender.
- Check your three credit reports free once a year through annualcreditreport.com, or call 877-322-8228, and contact the creditor and the credit bureau to correct any errors.

CHECK OUT OUR WEBSITE: www.censusfcu.com

Annual Meeting June 21

Congratulations to our Newly Elected Board of Directors!

We would like to extend our congratulations to Gerard Moore and Robert Scott, who were re-elected by acclamation to the Board of Directors on June 21.

A Credit Union Membership Is a Terrible Thing to Waste

If you haven't used the credit union in over two (2) years, then it's safe to say that you may not be getting the most out of your credit union membership. You may have accounts at several banks. One bank has your checking account and direct deposit, another has your credit card. Why not get it all combined under one roof at Census FCU?

FREE checking, FREE online banking and many more benefits await you with just a phone call or deposit. And the good news doesn't stop here! Across the board — from low-rate auto loans to competitive savings products — you'll find comfort in knowing that we'll return back to you any profits earned on our business. It's what we stand for — YOU!

What's more, your savings are federally insured up to \$250,000. It's important to note that not one penny

of insured savings has ever been lost by a member of a federally insured credit union. Can you say the same about your bank?

Isn't it time you got the most out of your financial institution instead of the other way around?

PLEASE NOTE: If you haven't utilized the credit union in over two (2) years, contact our Member Services Representative at (301) 763-0287 or (800) 343-6788. We are asking our inactive members to re-activate their accounts with the credit union ASAP to avoid a new annual service fee of \$35.00, which became effective April 29, 2011. We would love the opportunity to show you a better financial alternative than your bank. Contact us today!

RATES

Effective July 1, 2011

ANNUAL PERCENTAGE RATE

TERM	ANNUAL PERCENTAGE RATE
SAVINGS	
<i>Please contact the credit union at 301-763-0287 or (800) 343-6788 or go to www.censusfcu.com.</i>	
SIGNATURE	
Up to 3 yrs.	10.50%
4 yrs.	11.50%
5 yrs.	14.50%
REDICASH	16.50%
BALANCE CONSOLIDATION	
	14.50%
PREMIER LINE	
Variable Rate Loan	Based on 3% over Wall Street Journal Prime with a 9% floor
SHARE SECURED	
Up to 60 months	3.00%
NEW AUTOS	
36 mos., 100% financing	3.99%
48 mos., 100% financing	4.19%
60 mos., 100% financing	4.39%
72 mos., 100% financing	5.39%
84 mos., 100% financing	6.39%
<i>Add 1% to these rates for 110% financing (incl. tax & tags). Finance amt. over \$25,000; terms to 72 months. Finance amt. over \$30,000; terms to 84 months.</i>	
USED AUTOS (Model Years 2008-2011)	
36 months	4.49%
48 months	4.69%
60 months	4.89%
72 months	5.89%
<i>Percentage down does not include tax, tags or extended warranties.</i>	
Model Years 2003-2007	
48 mos., 90% financing	6.79%
Model Years 2000-2002	
36 mos., 90% financing	7.79%
MOTORCYCLES	
New	6.75%
Used	7.75%
BOATS & RVs (NEW)	
Up to 10 yrs.	7.75%
BOATS & RVs (USED)	
Up to 7 yrs.	9.00%
CERTIFICATE SECURED	
<i>2.0% above face of Certificate (rate rounded up to a full percentage point)</i>	
2nd TRUST (FIXED RATE)	<70% LTV 70% LTV 80% LTV
5 yrs.	5.55% 5.79% 6.24%
10 yrs.	5.55% 5.99% 6.74%
15 yrs.	5.55% 6.19% 7.24%
HOME EQUITY	
5 yrs.	6.00%
<i>(variable rate tied to Prime)</i>	
<i>Rates subject to change without notice.</i>	

Buying a Car? Team Up with the Credit Union and MVCP for a Great Deal!

Do you have your eyes on a new car this summer? The manufacturers will soon be rolling their 2012 models out to the dealer's showrooms. Your first step for the best deal is to be ready with your credit union loan pre-approval.

We're here to help you get that new vehicle off the lot and onto the road. Our qualified loan officers can help you with a good financing plan for you and complete a loan pre-approval for you before you go to the dealer. This will help you decide the best price range for a vehicle, making your loan

payment a comfortable arrangement for you.

We also offer the services of the Motor Vehicle Certification Program, or MVCP, which is a free member benefit that enables you to purchase vehicles from their dealer network at a low, pre-negotiated profit margin. MVCP advisors will inform you of all the current rebates, incentives, invoice pricing, destination and advertising charges. Additionally, they will estimate the value of your trade. Contact MVCP at 1-800-345-0990 or go to www.mvcp.com for more information.

Holiday Closings

Labor Day — Monday, September 5
Columbus Day — Monday, October 10



4600 Silver Hill Road, Room 1K250
 Washington, DC 20233
 For loan payments and member correspondence, please use mailing address:
 P.O. Box 733, Suitland, MD 20752
 301-763-0287 • 1-800-343-6788
 Fax: 301-735-8367

Internet: www.censusfcu.com

SUPERVISORY COMMITTEE

Lisa Donaldson, Chairperson
 Helena Best
 Francis Boucher
 Jennifer Whitaker



BOARD OF DIRECTORS

Eli Serrano *Chairperson*
 Duane Cavanaugh *Vice Chairperson*
 William Russell *Treasurer*
 Robert Scott. *Secretary*
 Robert Cleveland. *Director*
 Gerard Moore *Director*
 Charles Tyler, Jr. *Director*

MANAGEMENT

Pamela S. Hout *President/Chief Executive Officer*
 Pete Oestringer *Vice President/Lending/Collections*

FINANCIAL FOCUS

Assets	\$62,793,205
Savings	\$52,112,944
Loans	\$25,629,054
Members	6,000