



Quarterly News Resource of the Census Federal Credit Union

OCTOBER 2011

Isn't It Time You Got a Credit Union Checking Account?

Banking fees are on the rise, and this has many consumers scrambling for a way to make up for lost dollars from increased fees. Perhaps it's time to open up a credit union checking account! One of the best services available to CFCU members is our FREE checking account, because our checking has no minimum balance requirement, no monthly service charge, and no per-check fees. What's more, balances over \$500.00 earn dividends!

Be sure to apply for a VISA® Debit Card for easy cash access. The VISA® debit card is convenient and easy to use and works like a check. You may use it anywhere that VISA® is accepted for purchases and the amount is automatically deducted from your checking account. Your check card is also your ATM cash card, so it's like having two cards in one!

Check out other convenient services that will make managing your checking account easier:

- **Direct Deposit or Payroll Deduction**
- **Overdraft Protection**
- **VISA Check Card**
- **Day & Night Audio Teller (DANA)**
- **Online Banking**

Stop by our office to set up your new account! Additional information may be found at www.censusfcu.com. You'll be happy you made the switch!

Christmas Club Corner

Get ready to shop! Your Christmas Club transfers will be deposited into your account on October 12, 2011.

Set Up Your 2012 Christmas Club Account Today!

Take action for next year NOW by joining for 2012! Figure out how much you normally spend, divide by the number of pay periods in the year, then set up payroll deduction for that amount. Next year, you won't be tempted to run up credit card balances for those last minute gifts. Christmas Club accounts earn a regular rate of interest at the credit union. It's an easy and painless way to save for those special holiday gifts. Stop by or call today!

\$10 penalty for early withdrawal.



Refinance Your Wheels & Save!

These are tough times, and our members are doing everything they can to make ends meet. To that end, we'd like to do OUR part to help by offering you the opportunity to refinance your current vehicle!

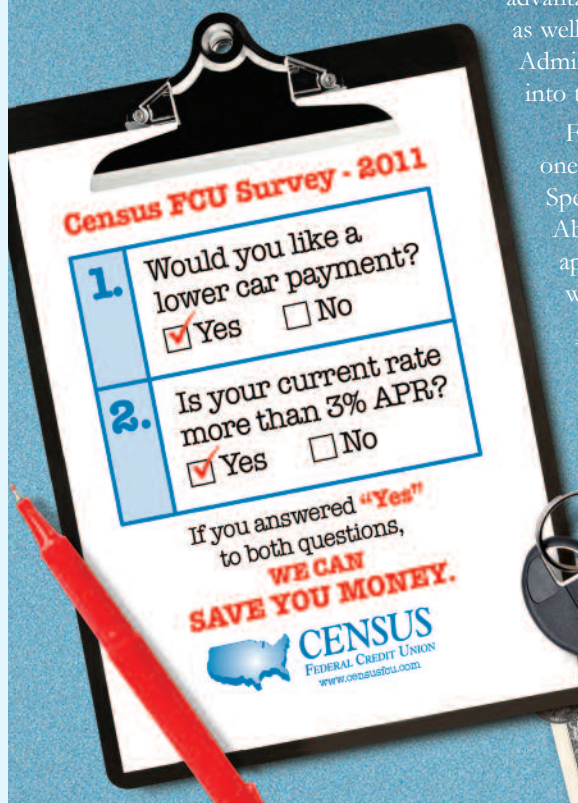
Beginning September 1 through October 31, 2011, Census Federal Credit Union will refinance your vehicle at an interest rate of 2% less than our standard rate for qualifying applicants!*

We'll make it as simple as we can for you! Start by submitting an application for a complete approval review and provide a coupon or statement from your existing lender confirming your current loan terms (lender, interest rate, account number, etc.). If your vehicle is titled in the state of Maryland, you will be asked to provide your original blue owner's title when approved. *(All individuals listed on the title must be on the new vehicle loan. Vehicles must have sufficient value through N.A.D.A. and the length of repayment will be established per our lending guidelines.)*

Once approved, the interest rate that you would normally qualify for will be reduced by 2%!* In addition to saving interest over the life of the loan, the lower payment may provide a welcome relief for your monthly budget. Eligible applicants may also take advantage of Life and Disability insurance as well as GAP insurance. Motor Vehicle Administration filing fees may be financed into the loan.

For additional information, contact one of our qualified loan officers: Ann Spencer at (301) 763-0289 or Latasha Ababio at (301) 763-0288. You may apply at our branch office or online at www.censusfcu.com.

*Minimum rate of 3%. Offer does not apply to existing Census FCU loan. Limited to residents of MD, DC, and VA.



USE MVCP FOR THE BEST DEAL! At Census FCU, we want your auto loan purchase to be the best from top to bottom, so we offer the services of the Motor Vehicle Certification Program – or MVCP – 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.

CHECK OUT OUR WEBSITE: www.censusfcu.com

Avoid ID Theft

with Proper Precautions!

According to the Federal Trade Commission, there are a wide variety of ways for thieves to steal your personal information. As with anything else, awareness is the first step to prevention. Below are a few to take note of and ways for you to avoid them:

- **Dumpster Diving** — They rummage through trash looking for your bills or other paper with your personal information on it. ACTION: Buy a shredder and use it!
- **Skimming** — They steal credit/debit card numbers by using a special storage device when processing your card. ACTION: Keep an eye on your card at all times, especially at the register.
- **Phishing** — Fraudsters pretend to be financial institutions, companies or government agencies and send email or pop-up messages to get you to reveal your personal information. ACTION: Don't click on email from strange sources or pop-up messages.
- **Hacking** — Sophisticated computer hackers worm their way into your computer contents via fancy programming, then steal your information. ACTION: Install security programs or firewalls to prevent hacking.
- **"Old Fashioned" Stealing** — Yes, it's still fashionable to pick your pocket, steal your purse, rummage

through your mail for pre-approved credit card offers and anything else you can think of. ACTION: Protect your purse and wallet; get your mail every day, or arrange for the post office to hold it while you vacation.

Should you find yourself in the unfortunate position of having your identity stolen despite your best efforts, be sure to alert the proper authorities, your credit card companies, your bank and credit union, the three credit reporting agencies and the police department. (For more information, please go to www.ftc.gov and search "identity theft.")

The bottom line is for you to be up to date on current schemes and to stay one step ahead of the thieves!



SCAM ALERT Out of Work and Out of Luck

As if family budgets weren't stretched enough, leave it to the bad guys to invent one more way to inflict misery upon those who can least afford it — the unemployed or underemployed. Don't be surprised if one day your email inbox contains a message that reads something like this: "Work from home for Google (or Yahoo)! Earn up to \$7,500 per month! Find out how you can have financial freedom and a rewarding career from home. Simply send \$9.95 to" There's the catch. If someone's soliciting you via email AND asking you to pay a fee, it's probably too good to be true. Our friends at Snopes.com warn would-be takers to carefully consider the following:

1. **Never "pay" an employer to hire you. Also, if you must pay to be "certified" or "trained" for a fee, it's probably a scam.**
2. **Check with the Better Business Bureau before you act.**
3. **Keep an eye on bank statements if you sign up for something online. You may have inadvertently authorized the company, legitimate or not, to make recurring charges against your account.**

Holiday Closings

Columbus Day — Monday, Oct. 10
Veterans Day — Friday, Nov. 11
Thanksgiving Day — Thursday, November 24

Christmas Day (observed) — Monday, December 26
New Year's Day (observed) — Monday, January 2



CENSUS
FEDERAL CREDIT UNION

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



NCUA
Federally Insured
by NCUA



SUPERVISORY COMMITTEE

Lisa Donaldson, Chairperson
James Burton
Robert Cleveland
Jennifer Whitaker

RATES

Effective October 1, 2011

ANNUAL
PERCENTAGE RATE

SAVINGS

Please contact the credit union at 301-763-0287 or (800) 343-6788 or go to www.censusfcu.com.

SIGNATURE

Up to 3 yrs. 10.50%
4 yrs. 11.50%
5 yrs. 14.50%

REDICASH 16.50%

BALANCE

CONSOLIDATION 14.50%

PREMIER LINE 9.00%

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%

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.

USED AUTOS (Model Years 2008-2011)

36 months 4.49%
48 months 4.69%
60 months 4.89%
72 months 5.89%

Percentage down does not include tax, tags or extended warranties.

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

2.0% above face of Certificate (rate rounded up to a full percentage point)

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%
(variable rate tied to Prime)

Rates subject to change without notice.

BOARD OF DIRECTORS

Eli Serrano Chairperson
Duane Cavanaugh . . Vice Chairperson
Francis Boucher . . . Treasurer
Robert Scott. Secretary
Robert Cleveland . . . Director
Gerard Moore Director
Charles Tyler, Jr. . . . Director

MANAGEMENT

Pamela S. Hout President/
Chief Executive Officer

FINANCIAL FOCUS

Assets	\$60,553,163
Savings	\$25,477,745
Loans	\$49,818,381
Members	6,000



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