



Quarterly News Resource of the Census Federal Credit Union

FALL 2013

Christmas Club Corner

Mark Your Calendars!

Get ready to shop! Congratulations on saving for your upcoming holiday expenses! Your Christmas Club transfers will be deposited into your account on October 16, 2013.

Set Up Your Christmas Club For 2014 Today!

Take action NOW by joining for 2014! Next year, you won't be tempted to run up credit cards to make the holidays merry. 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.

Shop safely online during the holiday season!

As you shop this holiday season, remember that being cautious doesn't mean you are paranoid. Most retailers online ARE legitimate, but it doesn't hurt to keep a few things in mind before you click and pay.

- Pay by credit card rather than by check or money order. Don't buy anything from companies that use bulk email solicitations — you might not ever see the merchandise.
- Only do business with companies that provide a physical address and a phone number.
- Only do business with companies that offer a strong guarantee and/or warranty.
- Keep good records by printing out a copy of any online products or services you purchase.

Score A GREAT RATE This Fall at CFCU!

Special Auto Loan Rates EXTENDED thru End-of-Year!

Financial improvement is the name of the game this Fall! Census FCU realizes that many members are strapped for cash, but need new transportation regardless, so we are extending these rates beyond the promotional period through the end of the year. This applies to both new and used auto loan rates. Even if you've recently purchased a car, you can refinance your car loan from an outside lender and take advantage of these REDUCED RATES! (*No refinances of existing Census FCU auto loans.*)

Be sure to get your loan preapproval to make your purchase quick and efficient, or just call or come by and speak to a loan officer. Here's the deal on rates:

NEW AUTOMOBILES		USED AUTOMOBILES (Model years 2010 - 2013)	
Annual Percentage Rate	Term	Annual Percentage Rate	Term
2.00%	3 Year	3.75%	3 Year
2.25%	4 Year	4.00%	4 Year
2.50%	5 Year	4.25%	5 Year



Introducing Popmoney®

Person-to-Person Payments Made Easy, Convenient and Secure

People today want easier and more secure ways to send and receive money. With Popmoney, you can send or request payments directly from our home banking service using only the recipient's email address, mobile phone number or account information.

Easy to Send, Simple to Receive

It takes four easy steps to send a Popmoney payment:

1. To send a payment, sign into your online account and enter the recipient's email address or mobile number and the amount of the payment.
2. You've got money! The recipient receives an email or text with a personal greeting from the sender.
3. If the recipient's financial institution is in the Popmoney network they use their online banking application to accept the payment. If not, the recipient tells Popmoney.com where to deposit the money.
4. Money moves directly from sender's to recipient's bank account. Popmoney uses the same network the world's financial institutions use to move billions of dollars a day.



CHECK OUT OUR WEBSITE: www.censusfcu.com

SENIOR NEWS: Tips for Protecting Your Finances

The FDIC has a wealth of great consumer financial information available for all age groups. This quarter, we'd like to focus on our senior members, or members with elderly parents who may need some assistance.

As many consumers get older, they often face issues such as how to maintain their lifestyle and pay for medical expenses on a fixed income for years into the future. Here are some money-management tips for seniors to consider for their retirement years.

1. Decide if you need financial help from an expert, and then choose wisely. A financial advisor could help answer questions such as how quickly to take money from savings and how to invest in your later years. But make sure the advisor is appropriately certified. How to tell? To learn more about professional designations and for tips on choosing an investment advisor, the Financial Industry Regulatory Authority has a website at www.finra.org/Investors/ToolsCalculators/ProfessionalDesignations/DesignationsLookup.

2. Prepare for the possibility that you may become unable to handle your finances. Consider writing down a list of your financial institutions and account numbers and keeping it in a safe place that would be accessible by your loved ones in an emergency. Consult an attorney to establish a Power of Attorney.

3. Develop a spending plan for your retirement. Having a plan for your money and limiting expenses in retirement is important.

4. Consider limiting the mail and phone calls you receive from marketers. Unsolicited offers from unfamiliar companies can result in you overspending your budget or paying for shoddy merchandise or service from vendors who don't stand behind their products. Consider being added to the national Do Not Call Registry (call 1-888-382-1222 or visit www.donotcall.gov).

5. Review your credit reports even if you don't plan to apply for a new loan. Why? Mistakes or other errors on your credit reports could make it more costly for you to buy insurance or borrow money. Monitoring your credit reports is a way to detect identity theft. Order your free credit report at least once every 12 months from each of the three main credit bureaus at www.annualcreditreport.com or by calling 1-877-322-8228.

6. Make it easier to manage your money and pay the bills. If you've accumulated multiple bank and investment accounts and credit cards over the years, consider whether you can close some you no longer use or need. This can reduce the number of accounts you have to manage.

For more tips on protecting your finances, go to: www.fdic.gov/consumers/consumer/news/cnsum13/quicktips.html

Please remember that we are ALWAYS here to lend a hand in helping members of all ages to manage their finances, avoid fraud, and take care of the finances of loved ones. Please don't hesitate to call or stop by!



Holiday Closings

- Columbus Day** — Monday, October 14
- Veterans Day** — Monday, November 11
- Thanksgiving Day** — Thursday, November 28
- Christmas Day** — Wednesday, December 25
- New Year's Day** — Wednesday, January 1, 2014



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



Federally Insured by NCUA



SUPERVISORY COMMITTEE

- Robert Cleveland, *Chairman*
- James Burton
- Carrie Dennis
- Cynthia Hollingsworth
- Jennifer Whitaker

RATES

Effective October 1, 2013

TERM	ANNUAL PERCENTAGE RATE
SAVINGS	
Please contact the credit union at 301-763-0287 or 800-343-6788 or go to www.censusfcu.com .	

SIGNATURE	
2 yrs.....	9.50%
3 yrs.....	10.50%
4 yrs.....	11.50%
5 yrs.....	14.50%

REDICASH.....	16.50%
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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....	2.50%
48 mos., 100% financing....	2.75%
60 mos., 100% financing....	3.00%
Add 1% to these rates for 110% financing (incl. tax and tags)	

USED AUTOS (Model Years 2010-2013)	
36 months.....	4.25%
48 months.....	4.50%
60 months.....	4.75%
Percentage down does not include tax, tags or extended warranties.	

Model Years 2007-2009	
Up to 48 mos., 90% financing..	6.50%

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

- Duane Cavanaugh . . . *Chairman*
- Gerard Moore *Vice Chairman*
- Francis Boucher *Treasurer*
- Robert Scott *Secretary*
- Jeffrey Barnett *Director*
- Ross Klinedinst *Director*
- Charles Tyler, Jr. *Director*

MANAGEMENT

- Pamela S. Hout *President/Chief Executive Officer*

FINANCIAL FOCUS

Assets	\$15,929,472
Savings	\$63,810,813
Loans	\$53,752,025
Members	5,000