



Quarterly News Resource of the Census Federal Credit Union

OCTOBER 2012

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 17, 2012.

Set Up Your Christmas Club for 2013 Today!

Take action for next year NOW by joining for 2013! How much do you save? Simply divide the amount you normally spend during the holidays by the number of pay periods in the year, and then set up payroll deduction for that amount. 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.



In an effort to reduce our paper usage, we will no longer be mailing our quarterly newsletter.

This will begin with this October 2012 edition. We are not discontinuing the newsletter, simply adjusting the delivery channel. The newsletter will be available via our website at www.censusfcu.com and at the branch office. We appreciate your understanding.

FALL NEW & USED AUTO LOAN SPECIAL: SCORE A .25% DISCOUNT!

It's Game Day at the credit union! Now through November 30, 2012, we're offering members a .25% discount on both NEW and USED auto loans!

We're all a bit strapped for cash these days, but we need transportation regardless. To make the decision easier, we're offering members a special discount to help the monthly budget line up. What's more, this discount 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.)

Following are the new rates:



NEW AUTOS (up to 110% financing including taxes and tags)

36 months	2.25% APR*
48 months	2.50% APR*
60 months	2.75% APR*

USED AUTOS (up to 110% financing including taxes and tags; some restrictions apply)

2009-2012 Used Autos (Other rates available for older vehicles)

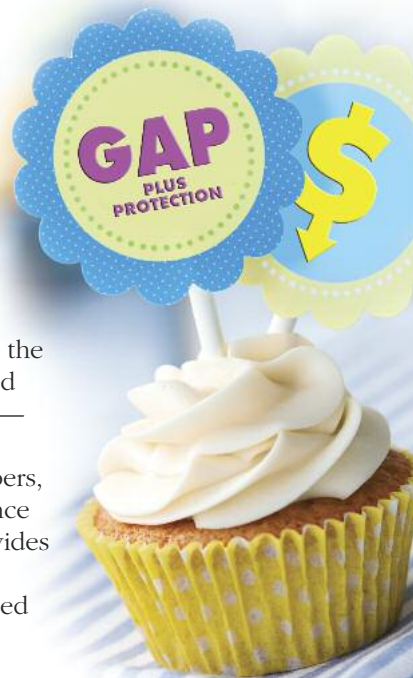
36 months	4.00% APR*
48 months	4.25% APR*
60 months	4.50% APR*

Be sure you get your loan pre-approval before you shop for your new or used car! Apply online or stop by our office for a loan application today.

*Annual Percentage Rate.

GAP Plus Protection for Auto Loans REDUCED!

Your new car deal just got sweeter! GAP Plus insurance is now available on all new auto loans at a reduced rate of \$225 (good through November 30, 2012). GAP insurance protects you from financial hardship in the event of the total loss of your vehicle. Often, the difference between what your car is appraised for and what you still owe can be hundreds — even thousands — of dollars. GAP coverage pays the difference between those two numbers, leaving you with peace of mind. This insurance will also have GAP Advantage — which provides an additional \$1,000 to total-loss claimants towards their next car purchase that is financed with the credit union.



CHECK OUT OUR WEBSITE: www.censusfcu.com

6 Tips to Driving Home a Good Deal on Your New or Used Car!

Are car repairs getting too costly? Looking for more comfort for a longer commute to work? Need a new car for a teenage driver? Whatever the reason for a new car, we have the loan you need at a great low rate. This is a great time to start researching your new vehicle and have all your ducks in a row, so when you're ready to buy, your financing will be in order, your research completed and your best deal in hand.

1. Create a Budget.

A monthly auto payment should be no more than 20% of your gross monthly income. Get your loan pre-approved at the credit union before you shop.

2. Research Online.

The internet is a great resource, with websites such as kbb.com (Kelley Blue Book), edmonds.com, carsdirect.com and cars.com — just to name a few!

3. Set Your Price.

Figure out the cost for vehicle options and subtract any rebates or incentives currently offered for a new vehicle. Used or Certified Pre-owned vehicles are also a smart option. If you have a trade-in, find out how much it's worth by checking the Kelly Blue Book value at www.kbb.com.

4. Negotiate.

Negotiate up from invoice, not down from Manufacturer's Suggested Retail Price (MSRP) or "sticker" price on a new vehicle. On a used vehicle, negotiate up from wholesale value, not down from retail value.

5. Go Credit Union!

Credit union financing is usually your best bet! Don't be fooled by "0%" or low-interest-rate financing. Often, these rates are available to the buyer in lieu of any rebates on the vehicle. It's usually one or the other . . . not both. The general rule of thumb is to take the savings up front, because if you sell or trade in the car before the term is up, then you haven't really maximized the full 0% savings you thought you were getting up front. Our rates are currently as low as 2.25% APR* for up to 36 months. (Other terms are available).

6. Test Drive.

Don't ever buy a car without taking a test drive (in the vehicle you are planning to purchase), even with a new vehicle! Buying used? Request a conditioning report and have your own mechanic inspect the vehicle. Some dealers now call these conditioning reports "certification." A certified used vehicle is usually a little more expensive, but can include a warranty and special financing terms.

*Annual Percentage Rate.



RATES

Effective October 1, 2012

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%

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%

USED AUTOS (Model Years 2009-2012)

36 months	4.25%
48 months	4.50%
60 months	4.75%

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

Model Years 2006-2008

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.

Censusfcu.com Has a NEW LOOK

If you haven't been to our website lately, you'll want to take a few minutes to check out the upgrades and enhancements! We hope you like the new website, which is more user-friendly and features a photo of our building on the home page along with better navigation buttons. It is our goal to always serve you better!

Holiday Closings

- Columbus Day** — Monday, October 8
- Veterans Day (observed)** — Monday, November 12
- Thanksgiving Day** — Thursday, November 22
- Christmas Day** — Tuesday, December 25
- New Year's Day** — Tuesday, January 1, 2013

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	\$61,524,883
Savings	\$51,068,091
Loans	\$20,905,124
Members	7,000



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
- James Burton
- Robert Cleveland
- Cynthia Hollingsworth
- Jennifer Whitaker



Federally Insured by NCUA

