



# For Your Money



Congratulations to  
Robin Reich of Grandview &  
Keely Smith of Hickman Mills!

They were the closest on guessing how much change was in the water bottle during the recent information fair at both school districts. Both Robin & Keely won the "Back to School Prize pack" full of school supplies and a gift card!

At a bank, you're just another number.



At CSD Credit Union, you're #1.

TRIVIA!

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Look for a trivia question **hidden** in each *For Your Money* issue. Email me your answer, and win! Each month I'll choose a different prize.

Everyone who submits a correct answer will be put in a drawing for a \$25 gift card to Borders. Email your answer to [gcollins@cscdu.org](mailto:gcollins@cscdu.org).

TRIVIA!

Welcome back!

**Current Savings Rates  
Paid June 30, 2010**

|                           | <b>DIV%</b> | <b>APY%</b> |
|---------------------------|-------------|-------------|
| Shares                    | 0.40%       | 0.40%       |
| Money Market              |             |             |
| \$1000.00 - \$10,000.00   | 0.45%       | 0.45%       |
| \$10,000.01 - \$25,000.00 | 0.85%       | 0.86%       |
| \$25,000.01 and over      | 1.00%       | 1.01%       |
| Holiday Savings           | 0.40%       | 0.40%       |
| IRA's                     | 1.00%       | 1.01%       |
| Free Checking             | 0.05%       | 0.05%       |

**Current Loan Rates  
Effective 08/15/2010**

| Loans                          |  | <b>APR</b> |
|--------------------------------|--|------------|
| Autos & Motorcycle             |  |            |
| 36 mth 2008 & older            |  | 5.00%*     |
| 48 mth 2001 - 2008             |  | 5.25%*     |
| 60 mth 2004 - 2008             |  | 5.75%*     |
| 72 mth 2007 - 2008             |  | 6.25%*     |
| RV's and Boats                 |  |            |
| See auto rates 1 - 60 mth      |  |            |
| Up to \$10,000 61-72 mths      |  | 6.75%*     |
| Over \$10,000 73-84 mths       |  | 7.00%*     |
| Over \$15,000 85-120 mths      |  | 8.00%*     |
| Signature Loan                 |  | 15.00%     |
| Line of Credit                 |  | 15.00%     |
| Share Secured Loan             |  | 7.50%      |
| Home Equity Loan 1 yr variable |  | 4.75%      |
| Quick Equity                   |  |            |
| \$2,500 - \$7,500 36 mth       |  | 5.90%      |
| \$7,501 - \$25,000 120 mth     |  | 6.90%      |
| \$25,001 - \$50,000 180 mths   |  | 7.90%      |
| First Mortgages                |  | Variable   |

\*As low as. Your actual rate will depend on information provided by you and other sources.

**Lobby Hours**

**Monday - Friday 9:00 a.m. - 5:00 p.m.**  
**Saturday 9:00 a.m. - 12:00 p.m.**

**Drive-thru Hours**

**Monday - Thursday 9:00 a.m. - 5:00 p.m.**  
**Friday 9:00 - 5:30 p.m.**  
**Saturday 9:00 a.m. - 12:00 p.m.**

Did you know that every school/building in our school districts has a CSDCU building representative? They are our credit union Ambassador and they help us arrange building visits, pass out newsletters and are available to answer your questions about CSDCU. For volunteering to be our representative, they will receive free checks on their CSDCU checking account, receive gifts throughout the year, and are invited to our end of the year thank you luncheon.

We have quite a few openings now due to building changes and former Ambassadors retiring last year. What is the name of the KC Zoo's new Polar Bear? If you're interested in becoming our rep for your school, give me a call!

**Private Schools and Colleges**

Blue Ridge Christian School - Larry Becker  
St Regis School - Elaine Allee  
O'Hara High School - Lisa McNamara  
Grandview Christian School - OPEN  
MCC Longview - Marty Miller  
MCC Blue River - OPEN  
MCC Maple Woods - OPEN  
MCC Penn Valley - OPEN  
MCC Business and Technology - OPEN

**Grandview**

Central Office - Connie Whitney  
Belvidere Elementary - OPEN  
Butcher-Greene - OPEN  
Conn-West Elementary - Faith Howard  
Grandview Alternative - OPEN  
Grandview Middle - Penny Sersch  
Grandview Sr High - Linda Whitford  
High Grove Elementary - OPEN  
Instructional Service Center - Sue Kester  
Martin City Elementary - Gary Myers  
Meadowmere Elementary - Karen Prickett  
Transportation - Jonathan Perkins  
Maintenance - OPEN

**Hickman Mills**

Buildings & Grounds - Roland Sherman  
Baptiste Educational Center - Roxane Odneal  
Burke Elementary - Barbara Ryczek  
Crittenton - Gail Cook  
Dobbs Elementary - Linda Taaffe  
Ervin - Rhonda Hutchins  
Freda Markley Early Childhood - Shelly Spring  
HM Junior High - Brandon Thomas  
Ingels Elementary - OPEN  
Johnson Elementary - OPEN  
Ruskin - OPEN  
Sante Fe Elementary - Annelise Thurber  
Smith-Hale - OPEN  
Stuart Symington - OPEN  
Truman Elementary - Kathy Neely  
Warford Elementary - OPEN



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