



Quarterly

RETURNS

Fall 2010

Happy 30th Anniversary to CSD Credit Union's President Tony DiGiovanni!

SKATE

past your November,
December or January
loan payment!



Mortgage loan rates are at their lowest in decades!

There's never been a better time to buy a house or to refinance your current mortgage.

If you are looking to buy, consider getting pre-approved. This will help you decide how much home you can afford, and getting pre-approved gives you an advantage when placing an offer on a home.

If you refinance, you could benefit from a lower monthly payment, or keep the same payment and pay off your home faster!

Your CSDCU staff are ready to help you with all your mortgage needs!



www.csdcu.org

YES! I would like to take advantage of the Skip-a-Payment offer. I have read and agree to the terms below.

Name(s) _____ Account Number _____

Please skip my payment(s) for: <input type="checkbox"/> November <input type="checkbox"/> December <input type="checkbox"/> January <i>CHOOSE ONE MONTH</i>	For the following loan(s): Loan Suffix _____ Loan Type(2002 Dodge) _____ _____ _____	Loan Payment Amt \$20.00 - \$200.00 \$200.01 - \$300.00 \$300.01 - \$400.00 \$400.01 - \$500.00 \$500.01 and over	Skip a Pay fee \$10.00 \$20.00 \$30.00 \$40.00 \$50.00
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Borrower(s) Signatures _____ Date _____ Daytime Phone # _____

By signing above you agree to amend the terms of the original agreement and to repay the entire balance plus interest at the rate stated on the original note. You agree to pay the required minimum payment beginning the following month from this extension. Only one monthly loan payment per loan may be skipped, November 1, 2010 through January 31, 2011. This will extend your contract for one month and interest will continue to accrue. This offer includes any type of loan held at CSD Credit Union. In order to skip a payment, the loan must be paid current and the account in good standing at the time of the skipped payment. No payments may have been paid over 30 days late for the past year. All members associated with the loan must sign the skip a payment form acknowledging the skipped payment. GAP may not cover the skipped payment in the event of a loss.

CSDCU will be closed on the following days:

Monday, October 11th	Columbus Day
Thursday, November 11th	Veterans Day
Thursday, November 25th	Thanksgiving
Saturday, December 25th	Christmas Day
Saturday, January 1st	New Years Day

We will close at 12:00 on Friday, December 24th
and on Friday, December 31st!

Wishing you a safe, happy and joyous holiday season!



**Current Savings Rate
Paid September 30, 2010**

	DIV%	APY%
Shares	0.35%	0.35%
Money Market		
\$1000.00 - \$10,000.00	0.35%	0.35%
\$10,000.01 - \$25,000.00	0.75%	0.75%
\$25,000.01 and over	0.90%	0.90%
Holiday Savings	0.35%	0.35%
IRA's	0.90%	0.90%
Free Checking	0.05%	0.05%

**Current Loan Rates
Effective 09/01/2010**

Loans	APR
Autos & Motorcycle	
36 mth 2010 & older	5.00%*
48 mth 2003 - 2010	5.25%*
60 mth 2006 - 2010	5.75%*
72 mth 2009 - 2010	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

CSDCU Staff and Extensions

- Tony DiGiovanni - President x303
- Theresa Lohkamp - Vice President x304
- Theenda Burrus - Loan Manager x313
- Glenda Collins - Marketing Director x315
- Tracee Ryan - Member Service x308
- Jamie Hutchens - Member Service x309
- Rachel Becker - Member Service x310
- Karlene Jones - Member Service
- Nancy Biggs - Member Service

CSD Credit Union

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 www.csdcu.org info@csdcu.org



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