



Quarterly

# RETURNS

Winter 2011

## Please join us for our Annual Meeting on March 10th, 2011.

Tickets for the meeting are only \$5.00 for adults, and children under 6 are free. Each member who attends will be eligible to win one of the many prizes available.

**Thursday, March 10th 5:00 pm**  
**O'Hara High School**  
**9001 James A Reed Road**

All members are equal owners of the credit union, and the entire credit union benefits when members participate.

Our annual meeting allows you, the owners, to listen to reports by management and elected officials. It's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, goals and how the credit union is different from other financial institutions.

Enjoy a wonderful dinner and get the chance to win one of our many prizes.

### I want to attend CSD Credit Union's Annual Meeting

Name	Acct #	\$	Cost
<hr/>			
Name	Acct #	\$	
<hr/>			
Name	Acct #	\$	
<hr/>			
Name	Acct #	\$	
<hr/>			
<input type="checkbox"/> My payment is enclosed			
<input type="checkbox"/> Debit my Share/Savings account		<hr/> \$ Total	
<input type="checkbox"/> Debit my Draft/Checking account			

**\*\*Please make your reservation before 03/04/2011**

CSDCU will be closed for the following Holidays:

Monday, January 17th -  
Martin Luther King Jr Day

Monday, February 21st -  
Presidents Day



Didn't get everything on your Christmas list? With car loan rates as low as 5.00%\* APR\*\*, maybe it's time to treat yourself to a present!

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

\*\*Annual Percentage Rate

[www.csdcu.org](http://www.csdcu.org)

# GAP Insurance

GAP coverage eliminates the out-of-pocket expense you'd incur to pay off your loan if your vehicle is totalled or stolen.

Just ask fellow CSDCU member, Juanita, about taking GAP on your auto loan. Juanita purchased a 2009 vehicle last year, and unfortunately she was in an accident in September. Her vehicle was less than two model years old, but her current market value now was a little over \$13,000 less than it was when she bought it! After the insurance company paid the settled upon dollar amount towards her CSDCU loan, Juanita still owed the \$13,000. Luckily, she took out the GAP coverage on her loan last year. She paid \$249 for the policy, and GAP paid the \$13,000 amount the insurance company didn't pay!

To add the GAP coverage to your CSDCU loan is only a one time \$249 charge. That few dollars a month difference in your auto loan payment could save you thousands of dollars. Make sure to add GAP to your existing or new CSDCU auto loan!

## IDENTITY THEFT



Monitoring your credit is one of the best ways to spot identity theft. Check your credit report at least once a year to correct errors and detect unauthorized activity.

**AnnualCreditReport.com** is the ONLY authorized source for the free annual credit report that's yours by law. The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies — Experian, Equifax, and TransUnion — every 12 months.

Contact us for more information on obtaining your free credit report.

Current Savings Rate Paid December 31, 2010		
	DIV%	APY%
Shares	0.35%	0.50%
Money Market		
\$1000.00 - \$10,000.00	0.35%	0.35%
\$10,000.01 - \$25,000.00	0.75%	0.76%
\$25,000.01 and over	0.90%	0.90%
Holiday Savings	0.35%	0.35%
IRA's	0.75%	0.76%
Free Checking	0.05%	0.05%

Current Loan Rates Effective December 1, 2010		
		APR
Loans		
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

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

### CSD Credit Union

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