



August 2011

Did you know that each school has a CSD Credit Union representative? They help arrange building visits, pass out newsletters, and can help answer your questions about CSDCU. As our representative, they receive free checks and receive gifts throughout the year

There are currently several openings. If you're interested in becoming our rep for your school, give me a call!

## Grandview

- Central Office - Connie Whitney
- Belvidere Elementary - Tracey Wright
- Butcher-Greene - Jennifer Sargent
- Conn-West Elementary - Faith Howard
- Grandview Alternative - OPEN
- Grandview Middle - Penny Sersch
- Grandview Sr High - Linda Whitford
- High Grove Early Childhood - Cindy Langensand
- Instructional Service Center - Sue Kester
- Martin City Elementary - Gary Myers
- Meadowmere Elementary - Kathie Nichols
- Transportation - Jonathan Perkins
- Maintenance - Brenda Farrell



## Hickman Mills

- Admin Center - OPEN
- Buildings & Grounds - Roland Sherman
- Baptiste CODE - OPEN
- Baptiste Educational Center - Roxane Odneal
- Baptiste STAR - OPEN
- Burke Elementary - Barbara Ryczek
- Crittenton - Gail Cook
- Dobbs Elementary - Linda Taaffe
- Ervin - OPEN
- HM Middle - Brandon Thomas
- Freda Markley Early Childhood - Shelly Spring
- Ingels Elementary - Nola Faulkner
- Johnson Elementary - Sharon Carder-Jackson
- Ruskin - Patricia Raouf
- Sante Fe Elementary - Annelise Thurber
- Smith-Hale - Shawna Millentree
- Stuart Symington - Kim Lightfoot
- Truman Elementary - Kathy Neely
- Warford Elementary - Terry Welsh-Owara

## Private Schools and Colleges

- Blue Ridge Christian School - Larry Becker
- St Regis School - Elaine Allee
- O'Hara High School - Lisa McNamara
- MCC Longview - Marty Miller
- Grandview Christian School - OPEN
- Calvary Bible College - OPEN

**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 Outback Steakhouse Gift Card. Email your answer to [gcollins@csdcu.org](mailto:gcollins@csdcu.org).

**TRIVIA!**

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Congrats to Cynthia Layton - Hickman. She was the winner of the Summer FYM. Cynthia knew State Bird of Missouri is the Blue Bird

**Current Savings Rates  
Paid 06/30/11**

	DIV%	APY%
Shares	0.25%	0.25%
Money Market		
\$1000.00 - \$10,000.00	0.25%	0.25%
\$10,000.01 - \$25,000.00	0.40%	0.40%
\$25,000.01 and over	0.60%	0.60%
Holiday Savings	0.25%	0.25%
IRA's	0.65%	0.65%

**Current Loan Rates  
Effective 08/01/2011**

Loans	APR
Autos & Motorcycle	
36 mth 2011 & older	3.50%*
48 mth 2004 - 2011	4.00%*
60 mth 2007 - 2011	4.50%*
72 mth 2010 - 2011	5.00%*
RV's and Boats	
See auto rates 1 - 60 mth	
Up to \$10,000 61-72 mths	5.75%*
Over \$10,000 73-84 mths	6.00%*
Over \$15,000 85-120 mths	7.00%*
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.

*Financial Corner*

**CSDCU Mortgage rates are still going down, down, down!**

If you haven't refinanced your first mortgage yet, don't wait any longer!

Today, the 30 year mortgage rate is at 4.625% APR\*, a 20 year is at 4.50% APR\*, and a 15 year is at 3.75% APR\*!



Here's an example of how much you can save on a **\$150,000** mortgage:

**If you currently have a:**

30 year @ 5.75% APR\* = \$880 monthly payment\*\* = \$165,323 total interest paid

**You could now pay:**

30 year @ 4.625% APR\* = \$772 monthly payment\*\* = \$127,751 total interest paid

20 year @ 4.50% APR\* = \$950 monthly payment\*\* = \$77,826 total interest paid

15 year @ 3.75% APR\* = \$1092 monthly payment\*\* = \$46,394 total interest paid

We don't know how long these rates will last, so don't wait! Put this on the top of your **"to do"** list and contact me today at 816.763.4020, ext 315 for more information.

Rates are subject to change. \*Annual Percentage Rate. Enter the value 0.1134 on your calculator, then turn it upside down. What word does it spell? \*\*Payments shown are principal and interest only.

**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.**