



Summer 2011

Auto loan due for a make over?

Now is the time to **make over** your *non-CSDCU* loans to CSD Credit Union. With rates starting at **1.99% APR***, why not move those loans today!

Limited Time Offer....

- Quick and easy loan process
- Buy new/used or refinance from another lender
- Terms up to 72 months and no payments for 60 days
- GAP (Guaranteed Asset Protection) for as little as 14 cents per day

As low as. *APR - Annual Percentage Rate. Rate based on credit score and loan term. Limited time offer. Excludes existing CSDCU loans. GAP cost is based on a 60 month loan term. Offer valid for a limited time only.

New and used
as low as

1.99% APR*



Look for a trivia question **hidden** in each **TRIVIA!**
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 PF Changs gift card.

Email your answer to gcollins@csdcu.org.

TRIVIA!

Congrats to Marjorie Humphrey - Grandview. She was the winner of the Spring FYM.

Marjorie knew World's of Fun opened on April 16th

TRIVIA!

Current Savings Rates Paid March 31, 2011

	DIV%	APY%
Shares	0.35%	0.35%
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	0.35%	0.35%
IRA's	0.75%	0.75%

Current Loan Rates Effective 05/01/2011

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

Want to save \$70,000 to \$100,000? How? Refinance your 30 year mortgage to a 15 or 20 year mortgage.

Example: On a \$150,000 mortgage:

30 year @ 5.25% APR* = \$830 monthly payment = \$148,360 total interest paid

20 year @ 4.75% APR* = \$970 monthly payment = \$82,740 total interest paid

15 year @ 4.25% APR* = \$1129 monthly payment = \$53,182 total interest paid

You'll save about 65% more in interest by refinancing to a 15-year rather than a 30-year loan at recent rates.

Can't swing the higher payments? Look instead at a 20-year loan, with rates around 4.75%. You'll save around 45% more in interest than a 30 year loan.

**Contact CSDCU about refinancing
your mortgage today!**

*Annual Percentage Rate. Mortgage rates shown and payments are approximate and are shown for comparison only. Rates can change daily. What is the state bird of Missouri? Payments shown are for principal and interest only.

Join us for our Member Appreciation Cookout!

When: Friday, May 27th
11:00 - 1:00

Where: 8510 E Bannister Rd

What: Hot dogs/chips/
drinks/dessert

Here comes
summer!



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.



CSD Credit Union

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