



Quarterly

# RETURNS

Fall 2011

## Holiday Helper.

Skip your December  
CSDCU  
loan payment.



Full details on back of newsletter

***Want to save \$50,000 to \$100,000? How? Refinance your 30 year mortgage to a 15 or 20 year mortgage.***

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

30 year @ 4.75% APR\* = \$785 monthly payment = \$131,792 total interest paid

20 year @ 4.50% APR\* = \$950 monthly payment = \$77,811 total interest paid

15 year @ 4.00% APR\* = \$1110 monthly payment = \$49,750 total interest paid

Refinancing to a 15 year mortgage could save you around \$82,000 in interest over the term of the loan.



Can't swing the higher payments? Look instead at a 20 year loan. You'll still save around \$54,000 in interest!

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

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

\*Annual Percentage Rate. Mortgage rates shown and payments are approximate and are shown for comparison only. Rates can change daily. Payments shown are for principal and interest only.

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 deduct the service fee from:		For the following loan(s):		Loan Payment Amt	Skip a Pay fee
<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	Loan Suffix	Loan Type(2008 Dodge)	\$20.00 - \$200.00	\$10.00
<input type="checkbox"/> My check is enclosed		_____	_____	\$200.01 - \$300.00	\$20.00
		_____	_____	\$300.01 - \$400.00	\$30.00
		_____	_____	\$400.01 - \$500.00	\$40.00
		_____	_____	\$500.01 and over	\$50.00

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. 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. Not valid on TruHome Solutions 1st Mortgage payments. In order to skip a payment, the loan must be paid current, the account must be in good standing at the time of the skipped payment, **and the balance of the loan must not be over NADA value of collateral.** 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.

## Notice:

Due to changes in Federal Regulation Z, all CSDCU loan payments will now be due on the 28th of each month. These changes will be effective in October 2011. All loan payment automatic transfers and payroll deductions will continue as currently set up. Please contact us with any questions.

### Current Savings Rate Paid September 30, 2011

	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 09/01/2011

Loans	APR
<b>Autos &amp; Motorcycle</b>	
36 mth 2011 & older	3.50%*
48 mth 2004 - 2011	4.00%*
60 mth 2007 - 2011	4.50%*
72 mth 2010 - 2011	5.00%*
<b>RV's and Boats</b>	
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%
<b>Quick Equity</b>	
\$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 will be closed on the following days:

Monday, October 10th	Columbus Day
Friday, November 11th	Veterans Day
Thursday, November 24th	Thanksgiving
<b>Saturday, December 24th &amp; Monday, December 26th</b>	Christmas Day
<b>Saturday, December 31st &amp; Monday, January 2nd</b>	New Years Day



*Wishing you a safe, happy and joyous holiday season!*

## CSD Credit Union

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