



Quarterly

RETURNS

Summer 2011

Auto loan due for a make over?

New and used
as low as **1.99%** APR*

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!

Rates are available on new or used auto loans and refinances!



Mobile banking... Anywhere... Anytime



Can't get to a computer to make a transfer?
No problem.

With Mobile Banking, you can access your account safely and securely, no matter where you are. You can check balances, transfer funds between accounts, and view transactions right from your Web enabled mobile phone or device.

To start banking now, just visit www.csdcu.org on your phone's browser and enter your Online Banking account number & Password.

(You must first be signed up to use Online Banking in order to access your accounts with Mobile Banking.)

www.csdcu.org

As low as. *Annual Percentage Rate. Contact us for complete details. Excludes existing CSDCU loans.

Are you prepared for a mechanical breakdown with your vehicle? Do you have the cash to pay for repairs? If you answered "no" to either question, then a Route 66 extended Warranty is an intelligent investment.

CSDCU has partnered with Route 66 Warranty to offer you the best coverage for your auto. With Route 66 Extended Warranty Open Enrollment, you don't have to buy your warranty at the time of purchase, you can buy it at **any time** during your ownership of the vehicle.

Even the most reliable vehicle can develop a mechanical problem. Route 66 Warranty is the most comprehensive extended warranty coverage for all makes and models of automobiles.

Key Benefits of Route 66 Warranty

- * Route 66 Warranty has over 20 years experience
- * **All plans have a \$0 deductible**
- * **30 day money back guarantee**
- * Nationwide coverage
- * 24/7/365 Emergency Road Service with EVERY plan
- * **Plans are transferable if you sell your car**

Contact us today to get a quote for your auto! Warranties also available on Motorcycles, ATV's & Scooters!



Vacation or staycation...
Enjoy your Summer!

We will be closed
Monday, September 5th
for Labor Day



Current Savings Rate Paid June 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 06/01/2011

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.

CSD Credit Union

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