



November 2009

Citizens CONNECTION

• San Antonio Citizens Federal Credit Union •

• LOAN RATES •

ANNUAL PERCENTAGE RATES AS OF 10-15-09*

Vehicles
New & Used
as low as 4.25%

Boats & Recreational Vehicles
New as low as 5.75%
Used as low as 6.00%

Miscellaneous Collateral
as low as 5.75%

Personal
as low as 6.25%

Share Secured
as low as Share Rate + 2%

Certificate Secured
as low as Certificate Rate + 2%

VISA
no annual fee
9.90%

We Do Home Mortgages Too!

• BUSINESS LOANS •

ANNUAL PERCENTAGE RATES AS OF 10-15-09*

Business Property
as low as 5.75%

Business Equipment
as low as 6.00%

Business VISA
no annual fee
9.90%

*Rates subject to change and are based on your credit history.

THANKSGIVING USED AUTO SALES EVENT



We'll give you Blue Book[®]
Trade-In Value on your
vehicle **PLUS \$500!**

Upon used vehicle purchase from Enterprise Car Sales.
Call, click, or come by the credit union for details.

E-Statement Contest Winner

Congratulations to Elaine Sharp, pictured with her son, she is the winner of a Nintendo Wii Game Console in our E-Statement Enrollment Contest. All members enrolled to receive E-Statements by September 30th were included in this drawing. E-Statements are safe and secure and we deposit 25¢ in your account each month that you receive one. Thank you for Going Green!



• LOCATIONS •

SAN ANTONIO
12542 Curley Road
(352) 588-2732
Fax (352) 588-2810

DADE CITY
37925 Church Avenue
(352) 521-5606
Fax (352) 521-3998

ZEPHYRHILLS
7301 Gall Boulevard
(813) 782-8200
Fax (813) 782-4660

• HOURS OF OPERATION •

LOBBY

Mon - Thur: 9:00 am - 5:00 pm
Fri: 9:00 am - 6:00 pm

DRIVE THRU

Mon - Wed: 8:00 am - 5:00 pm
Thur - Fri: 8:00 am - 6:00 pm

• Holiday Closings •

Veterans Day

Wednesday, November 11th

Thanksgiving Day

Thursday, November 26th

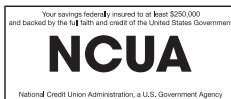


www.sacfcu.org

CU*TALK 1-866-267-4730



AMERICA'S
CREDIT UNIONS™



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

New Presidential \$1 Coin Available, Thursday, November 12th Zachary Taylor — Twelfth President, 1849 - 1850

Zachary Taylor, twelfth U.S. President, was born in 1784 in Virginia. His family moved shortly after his birth to a plantation outside Louisville, Kentucky, where he spent his childhood. His long Army career began at the age of 23 and for the next 30 years, he served in many remote outposts that stretched from Louisiana to northern Wisconsin. He led his forces to decisive victories in the Mexican-American War, which earned him the nickname "Old Rough and Ready."

His reputation as a national hero made him an attractive presidential candidate, and he won the general election in a three-candidate race. Although he had little prior political experience, Taylor proved to be independent-minded, to the dismay of his political party, the Whigs. As the debate over slavery in western territories threatened to tear the country apart, he was determined that the Union be preserved at all costs. He warned southern leaders that he would command the Army himself, if necessary, to enforce the law.

Taylor became ill after attending a long ceremony at the Washington Monument on a scorching 4th of July in 1850. He died five days later, having served only 16 months in office. He was the second president to die in office.



What is Your Recovery Plan???

Scott L. Chaney **CLU ChFC RHU**
Financial Consultant

How many years do you think it will take you to recover?



RETURN NEEDED TO RECOVER

	1yr	2yrs	3yrs	4yrs	5yrs	6yrs	7yrs	8yrs	9yrs	10yrs
-10%	11.1%	5.4%	3.6%	2.7%	2.1%	1.8%	1.5%	1.3%	1.2%	1.1%
-20%	20.0%	11.8%	7.7%	5.7%	4.6%	3.8%	3.2%	2.8%	2.5%	2.3%
-30%	42.9%	19.5%	12.6%	9.3%	7.4%	6.1%	5.2%	4.6%	4.0%	3.6%
-40%	66.7%	29.1%	18.6%	13.6%	10.8%	8.9%	7.6%	6.6%	5.8%	5.2%

The above chart demonstrates the importance of patience and staying invested for the long haul. Because of the market turmoil, many new and innovative investments have been developed.

Please feel free to give me a call (352-588-4608) to discuss these and any of your financial concerns.

Securities offered through Sigma Financial Corporation, member FINRA/SIPC. Investment advisory services offered through Sigma Planning Corporation, a registered investment advisor.

Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

HOME For Sale

Southport Springs Golf & Country Club, Zephyrhills
FREE lot rent for the first 6 months & \$3,000 cash for furniture!
A 55+ Community with Clubhouse, Golfcourse and Pool

2006 Palm Harbor Home

1646 square feet of living space
Double Wide Manufactured Home
3 bedrooms, 2 baths, Central A/C and heat,
Appliances included, Kitchen w/custom
wood cabinets & ceramic tile, Screened
room on front, Florida room on back, Large
storage area, Lot rent is \$499 monthly.

Contact **Roz Carr** at SAC FCU 352-424-1556
or email rcarr@sacfcu.org for details.

