



October 2009

Citizens CONNECTION

• San Antonio Citizens Federal Credit Union •

• LOAN RATES •

ANNUAL PERCENTAGE RATES AS OF 9-15-09*

Vehicles
New & Used
as low as 4.50%

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 9-15-09*

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.



Thursday, October 15th

To celebrate, stop by any of our offices beginning the week of October 13th and pick up your free Shopping bag and/or Trick or Treat bags available for members.

ON INTERNATIONAL CREDIT UNION DAY WE'LL HAVE "TREATS" IN OUR OFFICES TOO.

Free evening seminar on ICU Day for credit union members

"Plan Today for a Better Tomorrow"; At Net Park, 5701 E. Hillsborough Ave., Tampa.

Visit our website www.sacfcu.org for details.



Source: U.S. Department of the Treasury, Financial Management Service

Are you concerned about the safety of your monthly federal benefit check? If so, you're not alone. According to new research from the U.S. Department of the Treasury's Financial Management Service, concerns about financial crimes are growing, with 17 percent of Americans saying they have been a victim of identity theft – up 6 percent since 2005.

This October – National Crime Prevention Month – take a simple step to ensure your Social Security, Supplemental Security Income (SSI) or other federal benefit payments arrive safely and on time – switch to electronic payments. With electronic payments, there's no risk of lost or stolen checks, and no need to carry large amounts of cash.

Use your credit union account, Treasury's **Go Direct**[®] campaign gives you a fast, easy way to sign up for direct deposit by phone or online. Money goes straight into your account each month, so you never have to wait for the mail or worry about lost or stolen checks. With direct deposit, your money is on time, every time.

To sign up, call (800) 333-1795, visit www.GoDirect.org or go to your credit union.

President's Message

Sometimes literary figures blow me away with their prescience. I had another such moment a few months ago when I discovered a poem I had never heard of. It is a poem by Rudyard Kipling, and he wrote it 90 years ago this month. As I read through this work, my jaw kept dropping, because it just seemed to perfectly describe our present day situation and its causes.

The name of the poem is "The Gods of the Copybook Headings". Copybooks were lined exercise books that school students used to practice their handwriting in. They were blank except for the horizontal lines across the paper, and a printed specimen of perfect handwriting at the top. The students were supposed to copy these specimens all the way down the page. The specimens were proverbs, quotations or little sayings to live by. These were the copybook headings, and some of these appear in the poem in quotations. They are timeless and instructive and great guides for living a purposeful, meaningful, productive life. As I read the poem, it spoke to me of the failure of common sense and meaningful purpose in our present economic situation. See if you don't feel the same way.

Tim Baldwin

President, San Antonio Citizens FCU

The Gods of the Copybook Headings

by Rudyard Kipling

As I pass through my incarnations in every age and race, I make my proper prostrations to the Gods of the Market Place. Peering through reverent fingers I watch them flourish and fall, And the Gods of the Copybook Headings, I notice, outlast them all.

We were living in trees when they met us. They showed us each in turn That Water would certainly wet us, as Fire would certainly burn: But we found them lacking in Uplift, Vision and Breadth of Mind, So we left them to teach the Gorillas while we followed the March of Mankind.

We moved as the spirit listed. They never altered their pace, Being neither cloud nor wind-borne like the Gods of the Market Place; But they always caught up with our progress, and presently word would come That a tribe had been wiped off its icefield, or the lights had gone out in Rome.

With the Hopes that our World is built on they were utterly out of touch, They denied that the Moon was Stilton; they denied she was even Dutch; They denied that Wishes were Horses; they denied that a Pig had Wings; So we worshipped the Gods of the Market Who promised these beautiful things.

When the Cambrian measures were forming, They promised perpetual peace. They swore, if we gave them our weapons, that the wars of the tribes would cease. But when we disarmed They sold us and delivered us bound to our foe, And the Gods of the Copybook Headings said: "Stick to the Devil you know."

On the first Feminian Sandstones we were promised the Fuller Life (Which started by loving our neighbor and ended by loving his wife) Till our women had no more children and the men lost reason and faith, And the Gods of the Copybook Headings said: "The Wages of Sin is Death."

In the Carboniferous Epoch we were promised abundance for all, By robbing selected Peter to pay for collective Paul; But, though we had plenty of money, there was nothing our money could buy, And the Gods of the Copybook Headings said: "If you don't work you die."

Then the Gods of the Market tumbled, and their smooth-tongued wizards withdrew And the hearts of the meanest were humbled and began to believe it was true That All is not Gold that Glitters, and Two and Two make Four --- And the Gods of the Copybook Headings limped up to explain it once more.

As it will be in the future, it was at the birth of Man ----- There are only four things certain since Social Progress began: ----- That the Dog returns to his Vomit and the Sow returns to her Mire, And the burnt Fool's bandaged finger goes wabbling back to the Fire;

And that after this is accomplished, and the brave new world begins When all men are paid for existing and no man must pay for his sins, As surely as Water will wet us, as surely as Fire will burn, The Gods of the Copybook Headings with terror and slaughter return!

Scott Chaney

We are pleased to announce a new Financial Services provider for you, our members. We have endorsed Scott L. Chaney, CLU ChFC RHU a Registered Investment Advisor Representative. Married with 2 children and 4 grandchildren, he and his wife Paula are local residents of Lake Jovita and members of our credit union.

Scott's firm, The Chaney Group is an independent firm representing many excellent companies. Whether it is a life insurance review, IRA, 401k rollover, sophisticated retirement or financial and estate analysis he can provide independent, objective advice. With over 39 years of experience in planning, he is able to help you "Achieve your Objectives" in most all financial areas.

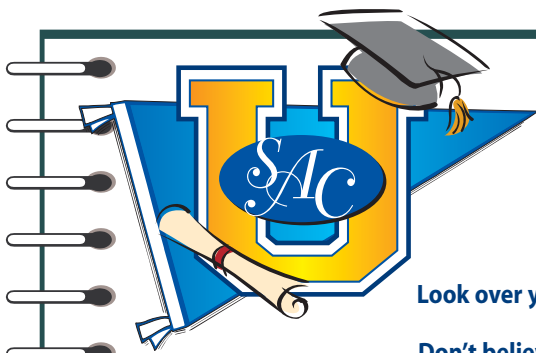


We encourage you to stop by any branch and pick up a brochure outlining the services now available to members. Scott is available for personal consultation by calling 352-588-4608 or 800-837-6232.

He will be hosting two FREE Financial Workshops "Retirement Investment Strategies," Wednesday, November 4th at The Hampton Inn in Dade City, 10-11:30am or 5-6:30pm.

Please reserve your seat by calling 800-837-6232, ext. 108 by October 28th.

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



Fraud Education

You work hard for your money. Don't let the bad guys take it from you!

Shred your documents – don't just throw them away.

Look over your shoulder when using your ATM/Debit card – don't let them see you enter your PIN.

Don't believe everything you read – if you didn't buy a ticket and enter the lottery, you didn't win.

NO legitimate organization would ever ask you for your PIN or the security code (CVC or CVV number) located on the back of your ATM/Debit or Credit card.

Never give those numbers to anyone, unless you are the one who initiated the call or the order!

PROTECT YOURSELF WITH KNOWLEDGE.

Visit the following sites to educate yourself and keep your money safe from the bad guys!

www.onguardonline.gov

www.ic3.gov

www.ftc.gov/moneymatters

www.annualcreditreport.com

• 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 •

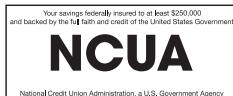
Columbus Day
Monday, October 12th



www.sacfcu.org
CU*TALK 1-866-267-4730



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

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FREE lot rent for the first 6 months!

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 \$468 monthly.



\$89,900
plus \$3,000
cash for
furniture!

2006 Palm Harbor Home

1920 sq. ft., 2 BR, 2 Baths,
New sod, Butler's Pantry,
Office/Den, Inside Laundry
Room, Garden Tub, Rounded
Edges, Vertical blinds, Crown
Molding and 9 Ft. Ceilings
throughout, Tres Ceiling in
Living Room, Ceiling Fans,
Screened porch, Carport, Golf Cart Garage, Lot rent
is \$483 monthly.



\$105,000

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

Your Credit Card Due Date is Changing



Members with a SAC FCU Visa Credit
Card will have a new due date
for their bill to be paid.
The due date is changing to the 28th
of the month, beginning in October.