



Citizens CONNECTION



• San Antonio Citizens Federal Credit Union •

June 2010

• LOAN RATES •

ANNUAL PERCENTAGE RATES AS OF 5/15/10*

Vehicles New & Used
as low as **4.25%**

Boats & Recreational Vehicles
New as low as **5.75%**
Used as low as **7.00%**

Miscellaneous Collateral
as low as **7.25%**

Personal
as low as **7.50%**

Share Secured
just **5.00%**

Certificate Secured
5.00% or certificate rate + **2.00%**
whichever is greater

VISA
no annual fee **9.90%**

We Do Home Mortgages Too!

• BUSINESS LOANS •

ANNUAL PERCENTAGE RATES AS OF 5/15/10*

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.

In This Issue:

- Contest Winners • Home For Sale •
- Mobile Web Banking •
- Chance to Win a GPS • Financial Physical •

Email Address Collection Contest



This is your chance to win a GPS Navigation System by simply giving us your email address! During June and July we will be asking for your email address so you can be entered to win. If we already have your correct email address you're already in! Email is becoming a vital communication tool. We will never ask for, or use your private information in an email but it is a great way to relay important credit union information to you.

We Opened a New Branch!

...and it fits in the palm of your hand.

It's Me 247

Mobile Web Banking



What is Mobile Web Banking? It is **It's Me 247 online banking**, optimized for web-enabled mobile devices. Mobile refers to the ability to access a website or resource via a cellular or wireless handheld device. Smartphones exist in many varieties: iPhone, Android, Palm, Blackberry, etc. While we try to make our mobile sites accessible to as many of these devices as practical, those with full featured modern web browsers such as those based on WebKit or Opera will usually give the best results. The focus is on supporting the latest generation of standards compliant mobile browsers based on WebKit and Opera, eg. Apple's iPhone, Google's Android, Palm, and modern BlackBerry devices. If your device is currently unsupported, it's possible there is a more modern browser available for your phone, possibly Opera Mini, etc that will give you an all around better mobile browsing experience.

• LOCATIONS •

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

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

ZEPHYRHILLS
7301 Gall Blvd.
(813) 782-8200
Fax (813) 782-4660

ZEPHYRHILLS HOME FOR SALE

2006 Palm Harbor Triple Wide home, 1880 sq ft, vinyl enclosed screen room, 3 BR, 2 BA, on golf course in Southport Springs (55+ community with pool, clubhouse, etc.). Asking **\$99,900 with one year free lot rent** for this beautiful, large home.



For more info. contact Roz Carr 352-521-5606 ext. 2228 or rcarr@sacfcu.org

CONGRATULATIONS TO OUR YOUNG WINNERS!

In April we celebrated Credit Union Youth Week with a month long Celebration. Jill Evans, VP of Marketing, was busy handing out prizes to some of our younger members.



**Brass Magazine
TV Contest Winner**
Cortney Nelson

Youth Week Coloring Contest Winners:

Ages 5-7, 1st Place
Lexi Williams,
2nd Place Logan Kersey.

Ages 8-10, 1st Place Joshua
Tijerina-Garcia,
2nd Place Megan Loyed

Ages 11-18, 1st Place Zachary Huntley,
2nd Place Courtney Brandt (not pictured).



• 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



San Antonio
Citizens
Federal Credit Union

www.sacfcu.org

CU*TALK 1-866-267-4730



AMERICA'S
CREDIT UNIONS™



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

HAVE YOU HAD YOUR YEARLY PHYSICAL?

Wow, what a time we have had! The only thing certain about the markets are their uncertainty.

Another tax season has come and gone. Hopefully Uncle Sam took it easy on you which brings me to the point.

When was your last financial physical? A financial physical involves an x-ray of your entire financial life. It examines:

Your Retirement Plans
Your Social Security
Your Property & Casualty Liability

Your Life Insurance
Your Health Insurance
Your Brokerage Accounts

Early diagnosis of financial problems provides easier remedies in fixing the issues. This is why contacting your credit union and myself are so important. Plus, a second opinion never hurts.



Call me at **352-588-4608**
for a **FREE** consultation.

Scott L. Chaney, CLU ChFC RHU
Registered Investment Advisor Representative

12542 Curley Road • San Antonio, FL 33576

Securities offered through Sammons Securities Company, 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.