



Citizens CONNECTION



December 2009

• San Antonio Citizens Federal Credit Union •

• LOAN RATES •

ANNUAL PERCENTAGE RATES AS OF 11-15-09*

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 11-15-09*

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.

CHANCE TO WIN a DELL Inspiron Mini Laptop!

Visit www.sacfcu.org, Log in to **It's Me 247** online banking and click on "Pay My Bills" to enroll! **CU*EasyPay!** is a safe and easy way to receive, pay and organize your bills online! This service is free to members who use it to pay at least 3 bills per month.



When you Enroll in CU*EasyPay!

All members enrolled by January 31st will be entered for a chance to win.

Get a CD-ROM of All Your Share Draft Images for 2009.



Reduces Clutter: Easy storage of images, reduces paper files necessary for proof of payment, income tax purposes, etc.

Faster Research and Results: Access any image anytime. No waiting for photocopies or faxes. No more searching for duplicate copies of checks.

No Special Software Needed: The software* for viewing is located on the same CD as the images.

(*Windows only, not available for Macintosh users.)

Quality Images: Share draft images are clear and easily readable.

Sign up for San Antonio Citizens Federal Credit Union's CD-ROM Share Draft Image Retrieval Service at a low cost of \$25.00!

To order your CD, please call San Antonio 352-588-2732, Dade City 352-521-5606 or Zephyrhills 813-782-8200 or log on to our website: www.sacfcu.org. Your CD will be delivered to you in January 2010.



• 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 •

Christmas Day

Friday, December 25th

New Year's Day

Friday, January 1st



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

Is Your 2010 Resolution To Do Some Planning?

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



Hope this finds you having had a wonderful and thankful Thanksgiving. Most of all I hope your preparation for Christmas and the New Year are well underway.

If your New Years resolutions include doing some financial or retirement planning, this workshop sponsored by San Antonio Citizens Federal Credit Union is for you. There is no cost or obligation and it could be the best hour of your time spent in 2010. Remember most people spend more time planning their next vacation than planning for a lifetime in retirement.

Call **1-800-837-6232 x 108** to reserve your spot January 7th. We start promptly at 10:00am or 5:30pm. Workshop location is the Hampton Inn / Dade City. A Village Inn gift card will be issued upon completion of workshop.

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.

