



Citizens CONNECTION



April 2010

• San Antonio Citizens Federal Credit Union •

• LOAN RATES •

ANNUAL PERCENTAGE RATES AS OF 4/15/10*

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%**

Certificate Secured
5% or certificate rate + **2%**
whichever is greater

VISA
no annual fee **9.90%**

We Do Home Mortgages Too!

• BUSINESS LOANS •

ANNUAL PERCENTAGE RATES AS OF 4/15/10*

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.



ENTER OUR YOUTH WEEK COLORING CONTEST

Get in the savings game for National Credit Union Youth Week! Pick up a savings game coloring sheet from any of our offices, color it and return it by Tuesday, April 13th to enter. Stop by during Youth Week, April 19-23 to see your artwork in our lobbies and enjoy some treats and giveaways! Winners will be contacted and awarded prizes by age groups. 5 to 18 year old SAC FCU members with their own savings account are eligible to enter and win. Don't have a credit union savings account? Open one with just a \$5 deposit. Good Luck!

WHY THROW AWAY YOUR MONEY?



Save on Sprint wireless service and phones, plus get a FREE car charger*!

San Antonio Citizens FCU members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a **FREE car charger*** with the purchase and activation of a new phone with Sprint.

Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- **10% off** most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with **web and phone purchases only**. To learn more about this discount plan and to get your free car charger, visit www.SprintSave4CU.com or call **877.SAVE.4.CU**.

*Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call 877.SAVE.4.CU for details and restrictions.



SAC CONTEST WINNER

Congratulations to **Melissa Akers**, the winner of our **CU*EasyPay! Enrollment Contest**.

Paul Zappulla, Dade City Office Manager presented Melissa with her prize, an Inspiron Mini Laptop. Stay tuned for opportunities to win prizes in our credit union contests throughout the year!

Privacy Notice

At San Antonio Citizens Federal Credit Union, we consider the

information you entrust us with in order to provide you with financial services to be a sacred trust. We consider this information to be private. We always have, and always will, ensure that we have operational procedures in effect that will protect the privacy of your information. We have procedures in effect to protect your privacy, whether the transaction is in person at the teller line, on the telephone via audio response, at any of our ATM machines, or through our Web Page over the Internet.

We collect nonpublic personal information about you from the following sources:

- **Information we receive from you on applications or other forms;**
- **Information about your transactions with us, our affiliates, or others; and**
- **Information we receive from a consumer reporting agency.**

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

PRESIDENT'S MESSAGE



Spring is almost here, but it sure hasn't felt much like it yet. What a cold winter we've had. Thank God we weren't up north. It could be worse.

Economically, the last few years have been rough for both our local economy and the national economy. Unemployment continues to be high, and people are having difficulty getting along. Hopefully, 2010 will be the end of this, and we can look forward to at least some level of economic activity that will help put people to work.

Your credit union has fared rather well through these tough times. We think that it is because of the way we do business, and who we do it with (that would be you!).

Our Annual Membership Meeting will once again be at the St. Anthony Church Parish Center in San Antonio. It will be at 7:00 PM on Friday, April 16, 2010. We will have a short business meeting followed by dinner from Papa Joe's in Spring Lake. Hope you can make it.

As I mentioned in the last newsletter, Congress has continued working on some of those new laws I told you about, and unfortunately, some of them have become law. I don't mean to say that there weren't some problems that should have been dealt with. There were. But, as usual, Congress insisted on throwing the baby out with the bath water, which they ALWAYS do. Some of these will undoubtedly wind up costing you more money and/or lower levels of service. There are always unintended consequences, and this bunch has thrown a ton of them at us this session. It's really too bad. It could have been a great opportunity to solve some real problems and make things better for the American consumer. I guess it just isn't meant to be.

I hope to see you at the annual meeting, and I hope you all have a good rest of the year.

Tim Baldwin
President & CEO

CHANGE IN TERMS NOTICE



Effective May 1, 2010

| | | |
|---|-----------|----------|
| Stop Payment - check..... | \$20.00 | each |
| Stop Payment - ACH | \$20.00 | each |
| Current Month Statement Printout | \$5.00 | each |
| Temporary Checks (per page - 4 checks)..... | \$2.00 | each |
| Returned Mail fee..... | \$5.00 | each |
| Inactivity Fee (no account activity for previous 12 months) | \$3.00 | monthly |
| Abandoned Property Processing..... | \$20.00 | one time |
| Check Copy for CUEasy Pay payment..... | \$25.00 | each |
| Money Orders | \$2.00 | each |
| Official Checks..... | \$3.00 | each |
| Gift Card..... | \$4.00 | each |
| Foreign Item fee | \$15.00 | each |
| Foreign Currency Order..... | \$15.00 + | delivery |
| Domestic Wires In..... | \$5.00 | each |
| Domestic Wires Out | \$15.00 | each |
| International Wires In | \$5.00 | each |
| International Wires Out | \$45.00 | each |
| International Wire Trace | \$25.00 | each |
| Account Levies..... | \$25.00 | each |
| Account Garnishments | \$50.00 | each |

ANNUAL NOTICE

YOUR RIGHTS AND OUR RESPONSIBILITIES UNDER THE FAIR CREDIT BILLING ACT / REGULATION Z

Notify Us In Case Of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at PO Box 1057 San Antonio FL 33576. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. You can telephone us at 352-588-2732, but doing so will not preserve your rights. In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. A description of the error and an explanation, if you can, as to why you believe there is an error. If you need more information, describe the item you are unsure about.

If you have authorized us to make your loan payment automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay

any questioned amount while we are investigating, but you are still obligated to pay the parts of your obligation that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount even if your statement was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- b) The purchase price must have been more than \$50.00

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

ANNUAL MEETING NOTICE

All members of the San Antonio Citizens Federal Credit Union are hereby notified that there are three (3) Board seats for election at this year's annual membership meeting, which will be held on FRIDAY, April 16, 2010, at 7:00 PM at the St. Anthony Church Parish Center in San Antonio, Florida. You are further notified that the Nominating Committee has submitted the following names to me for nomination to 3 year terms on the Credit Union's Board of Directors:

John W. Grant IV

Jerry Greif

Florian C. Gude

Mr. Grant is an agent with Florida Farm Bureau in eastern Pasco County.

Mr. Greif is retired from the Hernando County Planning Department.

Mr. Gude is a retired general contractor and citrus grower.

Since no nominations for petition were received as of the March 16, 2010 deadline, and there is one nominee for each position to be filled, election to these positions will not be conducted by ballot and there will be no nominations from the floor.

J. C. Greif
Secretary

**FRIDAY,
April 16, 2010,
at 7:00 PM**

at the St. Anthony Church
Parish Center in
San Antonio, Florida.

• 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

• 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

ANNUAL NOTICE

ELECTRONIC FUND TRANSFERS ACT / REGULATION E ERROR RESOLUTION

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 352-588-2732. Write us at PO Box 1057 San Antonio FL 33576 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after

we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

SAC \$2,500⁰⁰ COLLEGE SCHOLARSHIPS AVAILABLE!

Applications are available for SAC members at each of our offices, through April 2010. All completed applications, with transcripts and essay must be turned in at one of our offices, no later than Friday, April 30, 2010 to qualify. Winners will be notified by graduation day.



2006 Dodge Durango For Sale

SLT, 4 Door, V-8, mileage: 61,700, red, very clean with minor cosmetic repairs needed. Asking price: **\$11,900**
For more information contact Roz Carr 352-521-5606 ext. 2228 or rcarr@sacfcu.org

