

This Issue

Proud To Be  
A Member

Are Your Credit  
Card Rates Going  
Up?

\$50 Just for  
Finding Gus!

GM & Chrysler Discounts  
For Credit Union  
Members Only

All-In-One  
Auto Package

Check out our web site!  
[gulfstatescu.org](http://gulfstatescu.org)

Financials  
as of 1/31/09

Assets.....\$21,940,649  
Liabilities.....\$64,501  
Capital/Equity.....\$3,615,316  
Member Shares...\$18,260,831  
Member/Owners.....4,252

## Gulf States Credit Union Ranked Top 10% in the Nation

Gulf States Credit Union has been rated a 5-Star Credit Union by BauerFinancial for the Fourth Quarter of 2008. *This prestigious standing is earned by fewer than 10% of the nation's credit unions.* This alone should give you peace of mind about where you choose to do your banking. But did you know . . . **Gulf States has been rated a 5-Star Credit Union every quarter for more than 19 years!**

It's business as usual at Gulf States Credit Union. We have steered clear of sub-prime mortgage lending and continue to lend responsibly. Also, credit union savings are federally insured to at least \$250,000 and are backed by the full faith and credit of the US Government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

When your friends and colleagues ask if you are concerned if your savings are safe in the current economy, hold your head high and tell them . . . not at all. And when they ask why, and they will ask, tell them about the soundness of *your* credit union.



To achieve the BauerFinancial 5-Star Rating the financial institution has to exhibit the best in areas such as capital adequacy, asset quality and stability (just to name a few).

## Have Your Credit Card Rates Been Raised?

If the answer is yes, you are not alone. Many credit cards companies have raised interest rates as well as the minimum payment requirements. Don't pay more than you have to. Gulf States offers a no-annual-fee credit card, with a low **fixed** interest rate and does not have a penalty for cash advances. The Gulf States VISA also has a 25-day grace period.

Think you will wait for the next zero percent offer to come through in the mail . . . you may be waiting quite a while.



FIXED RATES AS LOW AS 9.90%

# President's Message



Trust is defined as “assured reliance on the character, ability, strength, or truth of someone or something;” “to commit or place in one's care or keeping.” This is a very powerful word in the English language. Trust is very hard to earn but very easy to lose and once lost, it is almost impossible to get back. It seems that the very institutions that we have come to rely

upon, the ones that use the word Trust as if it were just any ordinary word, are the ones that have rocked our world and caused us to doubt almost everyone and everything they have to say. We have come to expect a certain amount of doubt in what people say, maybe even a little skeptical in what this product can do or what that service can provide. Overall though, when someone can penetrate our defenses and win over our trust, we open ourselves up and believe what is being said to us. We confide in those we trust, we ask their advice and listen to what they have to say.

What has been happening in our economy over the last 12 months has caused many of us to become less trusting to some degree. Many people relied on what a mortgage broker may have said when they went to buy their home, or relied upon the advice of an investment broker when investing their money. You have to look back and say what did they do to earn my trust?

It's not that you shouldn't trust anyone; it's just that you need to ask questions, read up on the situation that you are looking to give your trust in, be informed. You will find that you can sleep better at night knowing that the person or company that you have entrusted is looking out for your best interests.

Sincerely,

A handwritten signature in black ink that reads "Gary E. Teramae". The signature is written in a cursive, flowing style.

Gary E. Teramae  
President/CEO

## Employee Spotlight



This quarter's “Employee Spotlight” is Brunilda Alicea. Brunilda has been a loan processor for Gulf States for almost 2 years. She constantly brings laughter to her co-workers but also knows how to balance her great sense of humor with the right amount of professionalism.

Outside of the office Brunilda is a devoted wife and mother to her family.

**Brunilda Alicea is another reason we say . . .**

**“Our People Make the Difference.”**

## Come Find Me!

Come find Gus, the Gulf States seagull, on the website and you will be entered to win a \$50 gift card to Darden Restaurants. Find him on the website anytime throughout the month, click on him and give your name, account number and the page where you found him. You will be entered into the drawing. You may only enter once per month. The drawing



will be held on the last business day of the month. This offer will continue until, at least, March 31.

**Good Luck!**



### **Get Driven ... to Invest in America**

Gulf States has teamed up with GM and Chrysler to help our members Invest in America. All eligible current and new members have the unique opportunity to get a great discount on a new vehicle from GM or Chrysler. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal. Depending on your choice, you could save up to thousands of dollars.

The deal gets even better when you finance your vehicle with us. Thanks to our low loan rates, your savings will quickly add up. And you'll be doing your part to help the local economy when you buy an American-made car and finance it through us.

Start driving your discount. For more information on Invest in America, visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

---

## **All-In-One Auto Package**

**Get pre-approved for your loan at Gulf States**

**Auto Wholesale Direct will find you the car you are looking for. You can even take advantage of the "Invest in America" Credit Union offer.**



**Insurance Services of Central Florida will compare your auto insurance rates to make sure you get the most for your money.**

**Gulf States has teamed up with local professionals to make your car or truck buying experience the best ever. For more details call a loan representative or visit [www.gulfstatescu.org/special](http://www.gulfstatescu.org/special).**

**Coming Soon to the Auto Package. . .  
Unemployment Insurance**

## Hours of Operation

Monday - Thursday	9:00am-5:00pm
Friday	9:00am-6:00pm
Saturday (Drive Thru)	9:00am-12:00pm

## Office Closing

**May 25 Memorial Day**

## Check Out Our Rates

### Savings & Loan Rates

Effective 2/01/09

#### Savings Rates

		APY Rate
Share	0.75%	0.76%
HSA	1.00%	1.01%
IRA	0.75%	0.76%
Money Market (Minimum \$5,000)	2.00%	2.02%

\*Share Certificate - Call for a competitive quote

\*Rates subject to change without notice.

APY= Annual Percentage Yield

#### Loan Rates

	APR
New Auto (60 mos.)	5.50%
Used Auto (60 mos.)	6.50%
Signature (12 mos.)	6.50%
(Up to 60 mos.)	10.50%
First Mortgage	Call for Current Rate
Second Mortgage (120 mos.)	8.00%

APR= Annual Percentage Rate

\*Rate may differ based on your credit score  
Rates subject to change without notice

**WELCOME  
Maitland  
Residents and  
Businesses**

**Now eligible for  
membership!**

### Board of Directors

Richard Ferlazzo, Chairman  
Linda S. Fitzgerald, 1st Vice Chair  
E. Daniel Swanson, 2nd Vice Chair  
Philip C. Gordon, Treasurer  
Alice Capehart, Secretary  
King Halikman, Director  
H. Hunt Emory, Director  
Edgar Aya, Director  
Edward Young, Director

### Supervisory Committee

Colin Galloway, Chairman  
Roberta Weaver, Member  
Bruce Montes, Member  
David Caylor, Member

### Quote of the Quarter



"I love to go to Washington - -  
if only to be near my money."

The first member to guess who said this famous quote will receive \$10.00. If you can guess, call Susan Ufland at 407-831-8844. Good Luck!

For the most up to date rate information,  
log on to our website at [gulfstatescu.org](http://gulfstatescu.org).

## MAKE THE SWITCH



If you haven't already, it is time to make the move. It is time to make the switch to a Gulf States **checking account**. No monthly fees and no minimum balances.

Internet Banking  
Bill Pay  
Over 50,000 surcharge  
free ATMs

Shared Branching  
Telephone Banking  
Courtesy Pay

**APPLY ONLINE!**

### We Would Like To Know

*If you have any comments, concerns, or suggestions about the **Gulf View** please contact Susan Ufland, editor, at (407) 831-8844.*