



Message from the CEO



Credit Union safe and secure in these troubled economic times. I also thank the Supervisory Committee for their work and dedication. They are responsible for all Credit Union audits and follow up on regulatory compliance issues with State and Federal Regulators.

please give Kim (ext. 206), Donna (ext. 207), or Karen Y. (ext. 208) a call today! They will be happy to help you through the process.

Your Credit Union now has 3,988 Shared Branch locations throughout the country where you can make deposits and withdrawals from your Credit Union account.

Spring has finally arrived and it's great to know we have sunny days and warmer weather ahead!

It's an exciting time for the Credit Union as we continue to add new members and grow in total deposits and assets. Our Total Deposits increased from \$31.75 million at year-end 2008 to \$35.81 million December 31, 2009. We have also seen increased usage of all our *Online Services*: CU Online monthly users increased 16%; e-Statement enrollees increased 17%; and members enrolled in Bill Pay increased 55%. If you are not already enrolled in these services,

Please check "Locate a Branch" on the home page of our web site for the location nearest you. I hope you all have a wonderful Spring and Summer!

Congratulations to Ed Turner and David Clapper who were re-elected to three-year terms as Credit Union Directors. I appreciate all the time and work David, Ed and all Board members donate to the Credit Union. It is their dedicated and conservative leadership that has kept your

Sincerely,

Michael Frankey
President/CEO

It's Quick, It's Easy, It's Free!

Members with a SRFCU Checking account can now pay their bills through "CU Online." Paying your bills online with us is FREE if you are enrolled in our Free eStatement service. Otherwise, it is \$4.95 per month to use bill pay. If you are not enrolled in "CU Online" just go to our website, www.stdregfcu.org and click on the "CU Online" link on the home page to enroll. If you don't have a SRFCU checking account call Crista at extension 210. If you need any assistance with our new Bill Pay service, please call us, we will be glad to help.

Paying your bills through "CU Online" is quick and easy. Try it today!

Note: You must be 18 years or older, have a SRFCU checking account and live within the United States, its possessions and territories.

Lost or Stolen Visa Credit or Debit Cards

If your Visa Credit card is lost or stolen, please call **800-453-4270**, and then call Betsy in our Visa Credit Card department at extension 218. If your Visa Debit card is lost or stolen please call Crista in our Checking department at extension 210 or if it is after hours call **800-264-5578**.

Get Checking that Pays!

4.25% APY and FREE Nationwide ATMs*!

For details about Reward Checking, visit MyRewardChecking.com.

**ATM fee refunds up to \$25 per cycle when qualifications are met.*

***Annual Percentage Yield (APY) accurate as of 6/1/09. No Minimum to open account. Rate tiers are as follows: 4.25% APY applies to balances of \$.01 - \$25,000 and 0.75% APY applies to balances over \$25,000 as long as qualifications are met each statement cycle. 0.25% APY applies to all balances if qualifications are not met. All balances will earn 4.25% APY to 0.75% APY as long as qualifications are met. Rates may change after the account is opened. Fees may reduce earnings. No minimum balance required. No monthly service charge. Available to personal accounts only.*

Become our Fan on Facebook!

Standard Register Federal Credit Union
P.O. Box 1167
Dayton, OH 45401-1167
937.223.3333 www.stdregfcu.org

Need a Home Loan?



You've heard the news over the last year or two, and you're well aware that the country is experiencing tough times economically.

Despite the credit woes of the big banks across our country, we did not make or invest in subprime mortgage loans, nor have we accepted any funds from the Troubled Asset Relief Fund (TARP). We maintain conservative business practices that have helped us bridge this very difficult economy without assistance. Moving forward, **we will remain a trusted source for mortgage loans** – offering options at competitive, low rates with an easy application process for you and your family.

We have mortgage loans to fit your needs and your budget. We're here for you.

Members in Ohio can call Kimberly Bowerman, our Mortgage Loan Broker, directly at **877-883-8603**. Members outside of the state of Ohio can call Tom Schwarz at CU Members Mortgage **888-748-4967 extension 2901**.

Spring Loans

Great Rates on Signature Loans for Spring!

We have great rates on signature loans for Spring! Use the loan any way you need to; plan a vacation or get started on a home improvement project. Just talk to Kathleen (ext. 217) or Betsy (ext. 218) if you would like to apply for a loan.

Rates start as low as

8.90%

APR* for up to 60 months



*Annual Percentage Rate for a 60-month term. At this rate and term, the monthly payments are \$20.71 per \$1,000 borrowed. All rates quoted apply to the most credit-worthy members. Actual rates may vary according to credit history. No other discounts may be taken.



SRFCU Officers

Board of Directors:

- Grady Robinson, *Chairman*
- Ed Turner, *Vice Chairman*
- David Williams, *Secretary*
- Ken Sigler, *Treasurer*
- Mark Platt, *Director*
- Jennifer Kerns, *Director*
- David Clapper, *Director*

Supervisory Committee:

- Susan Rohrer, *Chairwoman*
- Robert Hays, *Member*
- David Washburn, *Member*

Does Debt Have You Down?

The experts at Trinity Debt Management can help. Give them a call for your FREE debt analysis at 800-758-3844. It's not a loan, it's a way to become debt-free for keeps.

Important Information

Regarding Checks: Reg CC

The credit union's Funds Availability policy has changed due to the Federal Reserve Board's announcement that there will only be a single check-processing region in 2010. Because of these actions, *there will no longer be any checks that will be considered non-local, thus reducing the number of days a hold may be placed on a check. (Exceptions apply to Alaska & Hawaii)*

New Credit Card Rules:

How Do They Affect You?

The CARD Act of 2009 has brought about many changes to help protect consumers from abusive credit card companies. However, where can you find a simple way to understand the changes and how they affect you? We recommend the Federal Reserve Bank's Consumer's Guide to Credit Cards website at www.federalreserve.gov/creditcard. We have a link to this site from our "Links" page as well. For more information, call us at 800-543-2283. If these changes have adversely affected you and you are no longer happy with your current credit card company talk to us. We don't play games with our Visa Credit Cards. They all have nice low rates and our fees are reasonable. Just talk to Betsy or Kathleen about switching your card.

Credit Union Hours:

Monday – Friday 7:30 am – 5:00 pm

Important Loan Information

All rates quoted in this newsletter apply to the most credit-worthy members. Actual rates may vary according to credit history, so please call to determine your exact rate. Rates, Terms, and Specials are subject to change without notice.