



Message from the CEO



You get more for your money when you do business with a Credit Union...and your Credit Union is here to help, with all your financial needs! Whether you're looking for an account to save or a loan for a new car, your Credit Union can help. We have great rates on loans and our Reward Checking account pays 4.25% APY on balances up to \$25,000! Please give us a call or apply online. After all, we are here to serve you! Read more about some of our services and rates in this Newsletter.

Hearing reports about our economy being on its way to recovery is great news. However, if you are one of the many who are still out of work or having a difficult time meeting your monthly obligations, the good news about the improved economy probably does not comfort you. So if you need help managing your debt, why not give Trinity our Debt Management partner a call at **800-758-3844**. They may help you get your monthly payments and your interest rates reduced.

Speaking of interest rates, for those of you who have seen your credit card interest rates with banks go from a respectable 10 – 12% to something higher like 20 – 25% or worse, you need to talk to us. In many cases, the Credit Union will be able to consolidate some of these high rate balances.

Please call us today and let us help you work out a plan.

Finally, if you are looking for a new home or thinking about refinancing your current mortgage, please give our mortgage loan officer, Kimberly Bowerman a call. You can reach her directly by dialing **877-883-8603**. If you are outside Ohio, please check with Tom Schwarz at CU Members Mortgage **888-748-4967** extension 2901. Read more about our mortgages in the article on the back.

Enjoy your Summer!

Sincerely,

Michael Frankey
President/CEO

New Low Rates on Cars & Trucks!

We just lowered our new car loan rates for highly qualified members! You can now get a new car or truck for a new low rate of 3.50% APR* for 60 months! Call Kathleen (ext. 217) or Betsy (ext. 218) today to get our best loan rate in years! **Hurry this great rate will only be available until the end of August!**

RATES AS LOW AS 3.50% APR*

*Annual Percentage Rate for a 60-month term. At this rate and term, the monthly payments are \$18.19 per \$1,000 borrowed. This low rate is reserved for highly qualified members. Actual rates may vary according to credit history. No other discounts may be taken. Rate is valid until 08/31/2010. Rate is available for new cars and trucks only. Rate not available on loans already financed with SRFCU.

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.

Save a Stamp Pay Your Bills Online!



BillPay is a service that allows you to pay bills through CU Online from your SRFCU Checking account. It saves you time – you can pay bills with just a few clicks of the mouse. It saves you money – paying bills online means you don't need a postage stamp or a check. It is convenient – you can pay everyone you pay now – anytime, anywhere. It is secure – most payments are electronic so you don't have to worry about your check getting lost in the mail.

If you are enrolled in eStatements you can receive BillPay for FREE. If you prefer to receive paper statements, the cost for BillPay is only \$4.95 per month. Enroll for BillPay online, by logging on to CU Online, and clicking BillPay – Account Setup.

You are eligible for this service if you are 18 years of age or older, enrolled in CU Online, have a SRFCU Checking account and live within the United States, its possessions and territories.

Become our Fan on Facebook!

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

www.stdregfcu.org

Buying a Home?

Will I Qualify?

Buying a home can seem complicated and most buyers have plenty of questions before they're ready for such an important purchase. One of the first questions you may have is whether you will qualify for a mortgage loan. Lenders typically look at two areas when reviewing a loan application. First, they look at your ability to pay back the loan – whether you have stable employment, a comfortable debt-to-income ratio, and assets that show your ability to save. They will then look at your willingness to pay back the loan, including whether you have a good payment history as indicated by your credit report, and the likelihood you will live at and maintain the property. Taking the following steps can give you a better idea of whether you'll qualify for a mortgage loan.

Determine Your Monthly Expenses

Your total monthly housing expense, including principal, interest, property taxes, and homeowners insurance generally should not exceed 33% of your gross monthly income. In addition, the total of your monthly loan payments, including minimum credit card payments, should not exceed 40% of your gross monthly income. The online calculators available at www.stdregfcu.org can help you figure your numbers.

Review Your Credit Report

Your credit report should show a good payment record. You can review your personal credit report online at no charge at www.annualcreditreport.com. While you will not be able to view your actual credit score, you will be able to resolve any credit issues before applying for your loan. Our mortgage professionals can provide more information about the mortgage process and help you find the right mortgage 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.



Kimberly Bowerman

Call Kimberly today.

See how easy it is to start saving money on your loan.

614-348-8860

or

877-883-8603

Why use your credit union?

- REFINANCE or PURCHASE
- Specialized service to our members – no hassles, just fast friendly service
- Lower costs
- Better rates & terms to fit your budget
- Local support and service from your credit union after closing your loan



Ohio Broker License # mb.803709.000

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.

Account to Account Transfer

Helps Members Save Time and Money!

Many members are using our new "Account to Account" transfer service to make their loan payments with us. Account to Account transfer allows you to make transfers between your accounts with us and your accounts at other financial institutions. The best part is, there is no fee for this service. After logging on to CU Online, click on the "Account to Account Transfer" link under "Accounts" to setup a new external account. Check it out today, www.stdregfcu.org.

Carry a Credit Card Balance?

If you're paying high interest on your credit card bills, why not borrow smarter by switching to our Low Rate Platinum Credit Card? You'll keep more of your hard-earned money with rates as low as 8.90% APR* and you won't have all the fees and restrictions that come with other cards. In addition to our low rates, we have no balance transfer fees! To apply, visit wwwstdregfcu.org, stop by our office, or call us at **(937) 223-3333** or toll-free at **(800) 543-2283**.

*Annual Percentage Rate

Credit Union Hours:

Monday – Friday 7:30 am – 5:00 pm

Holiday Closures:

Monday, July 5th

(to observe Independence Day)

Monday, September 6th

(to observe Labor Day)

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.