



## Yes, We Are Lending!

Are you looking for a great rate on a new or used vehicle?

How about a rate as low as 4.50% APR\* for up to 60 months?

If you want to speed up the purchase process then let us pre-approve you.

Just talk to Kathleen (ext. 217) or Betsy (ext. 218) to apply for your loan today!

4.50% APR\* available to members who qualify for the "Gold Standard Membership" discount by using at least two of the following services with SRFCU: 1) Direct Deposit or Payroll Deduction; 2) Checking Account or STAR ATM Card or Visa Debit Card; 3) Visa Credit Card; 4) Share Certificate\*\*; 5) IRA or IRA Certificate\*\*; 6) Other Loan with SRFCU\*\*. \*Annual Percentage Rate. All rates quoted apply to the most credit-worthy members. Actual rates may vary according to credit history. \*\*.25% maximum reduction regardless of number.

### RATES AS LOW AS

# 4.50%

APR\*



## More Surcharge-Free ATM's For You!

We recently expanded the number of ATM's that you may use surcharge free. We are excited to have this second network of surcharge free ATM's, which will add more than 12,000 ATM's nationwide to our current network. In addition to the nationwide access to surcharge free Alliance One ATM's you can also use the surcharge free ATM's on the MoneyPass Network! To find a surcharge free ATM near you please visit our website and click on "Find an ATM" link.



## Make the Season Special for the Ones You Love!

You can do it with a Holiday Helper Loan!

Buy the gift they really want. Host a family get-together, or travel to visit relatives. Our low, fixed rate makes it possible to enjoy the holidays without the worry. **Borrow up to \$2,500 for 12 months at a rate that starts as low as 9.25% APR!** Ask us how being a "Gold Standard" member can reduce your rate up to an additional .50%. Apply online or by phone today!

\*Annual Percentage Rate. At this rate and term, monthly payments are \$87.60 per \$1,000 borrowed. Minimum loan amount \$500. Holiday Helper loan is available from 11/15/09 - 01/15/10.

## Nominations Being Accepted for the 2010 Board Elections

Do you have an interest in helping shape the future of your Credit Union? If so, consider running for a position on the Board of Directors. Credit Union board members are volunteers. Their duties and responsibilities include the following: serving a three-year term of office; actively participating in the monthly board meetings held in Dayton; committee projects; as well as directing the policies and goals of the Credit Union.

We need your talent and enthusiasm! If you would like yourself or another Standard Register Federal Credit Union member to be considered for nomination to the Board of Directors, please contact Jenny Sharp, Nominating Committee Chair, at (937) 221-3093 or via e-mail at Jenny.Sharp@standardregister.com. Nominations will be accepted until November 20, 2009. It is your Credit Union. You can help determine its future!

## Notice: Due Date Changes to Open-Ended Loans

Due to new legislation called the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (CARD Act) we will be changing due dates on all Line of Credit Loans to the 27th of each month. Loans affected by this change include Home Equity Line of Credit, Share Draft Line of Credit, and RCA Line of Credit loans.

Payments may still be made before the 27th of each month if you like. **For more information, call Kraig at extension 220.**

## Save a Stamp, Pay Your Bills Online!



Members with a SRFCU Checking account can 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](http://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.*

## Account to Account Transfer

### Helping Members Save Time and Money!

Many members are using our new "Account to Account" (A2A) 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](http://www.stdregfcu.org).

One member had this to say about the new service: *"I thank you for the new A2A feature; it will greatly improve card payments as well as allow me to transfer money now to my share account without the cumbersome procedure of writing a personal check or money order."*

- Richard from Maryland

## Credit Union Hours:

Monday – Friday 7:30 am – 5:00 pm

## Holiday Hours!

Thanksgiving Day ..... **CLOSED**  
**Day After Thanksgiving .. (8 am - Noon) OPEN**  
**Christmas Eve ..... (8 am – Noon) OPEN**  
 Christmas Day ..... **CLOSED**  
**New Year's Eve..... (8 am - Noon) OPEN**  
 New Year's Day ..... **CLOSED**

## Feeling Financial Stress?

**Would you like to review your credit report with someone who understands it? Do you need to establish a Budget? Are you getting married?**

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 the Date!

**You are invited to our 74th Annual Meeting.**

It is scheduled for Saturday, February 20, 2010. We welcome all members to attend the meeting, which will take place at 9:00 am in the conference room at the Credit Union. More information will be provided in the January issue of MoneyLine.

**We hope to see you there!**

## Santa Savings Money is Coming to You!

**Your 2009 Santa Savings funds are going to be available to you on October 13, 2009.**



As we have done for the past two years, you will no longer automatically receive these funds by check. Instead, we will be transferring the funds to your primary savings or checking account. If after the transfer date you would like to receive a check, you can call to request one or use **"Magic" Line** or **"CU Online"** to make the withdrawal or transfer to your SRFCU checking account. For more options, please call us at **800-543-2283** or **937-223-3333**. Also, if you would like to increase your payroll deduction to your Santa Savings account or start an account ask for Lisa Nickell at extension 211.

## Privacy Notice

### We Respect Your Privacy

We have never shared nonpublic personal information except as required by law and we will continue to protect your privacy. For our full policy on protecting your Privacy, please check the insert mailed with your September statement, check our website [www.stdregfcu.org](http://www.stdregfcu.org), or call us for more information at **800-543-2283**.

### 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.

