

IMPORTANT TAX DOCUMENTS ENCLOSED!

EDUCATOR

Winter 2012



No you... no us!
It's that simple.
Thank you for making
us...
well, us.



We are very aware that you can handle your financial matters anywhere. But you choose us. And we thank

you for that. You are the credit union. Struthers Federal Credit Union would cease to exist without you because it is member-owned and member-run by you through our volunteer Board of Directors. Please keep in mind that we can only grow through you - the level of business you do with us and the number of other people you bring to us. Both help bring the cost of loans and the number of fees we have to charge down and the interest on your savings up. So...

From the Board of Directors and the staff of Struthers Federal Credit Union, thank you, members, and have a Happy and prosperous New Year. We look forward to providing you with outstanding service in 2012!

Don't even look until you see what you can afford.

You could spend a great deal of time looking for the perfect vehicle without knowing if you can even afford it. See us first. Let us do that math. And we'll tell you the upper limit of what you can afford based on the maximum loan amount available to you. We'll also advise you regarding taking the incentives dealerships and car manufacturers offer, like 0% financing. We offer very low, competitive interest rates and flexible terms. Plus, our application process is super easy. Call us or come in and we'll give you the opportunity to see what you can afford, before you look for that new vehicle.

The antidote for the Holiday Buying Hangover: The Christmas Clean up Loan!

Ever have a hangover from drinking too much or eating too much? Ever have a hangover from buying too much... the headache of how you are going to afford all of those nice gifts and trips to relatives and entertaining that take place over the holidays? And the sick feeling of how you're going to whittle down those high balances without incurring the ridiculously high interest rates that credit cards and store charge cards offer. Struthers Federal Credit Union has the antidote. Take out a Christmas Clean Up loan. You can borrow as much as \$5,000 at rates as low as 9.00% APR* and take up to 48 months to pay it off. Use it to pay off high-interest balances and lighten your load, maybe by hundreds of dollars over the life of the loan. Or use it for other personal needs. Come see us for details, but come soon, this offer ends March 31, 2012.



**Annual Percentage Rate. A sample monthly payment for a loan of \$5,000 at 9.00% APR for 48 months would be approximately \$124.44. Credit Life & Disability Insurance is available to members at a minimal cost. All rates and promotions are subject to change without notice. Loan rates are determined by term of loan and personal credit history. This promotion is scheduled to end on March 31, 2012.*

Clear-headed. Open-minded. And not afraid to be a Decision-maker.

We are looking for four new members to your Board of Directors.



Four seats on your Board of Directors have come open for 2012. Three of the seats are for a three-year term. One of the seats is for a two-year term. All of the seats are volunteer. And all of them will challenge you, give you a sense of accomplishment and pride, and give you the opportunity to help all of your fellow members. Nominations will be accepted at the credit union through February 28th. We also will take nominations from the floor at our Annual Meeting, Saturday, March 3rd at 12:30 p.m. (open house - 11 a.m. to 12 p.m.) at the credit union. If you are interested in being nominated for the Board of Directors, here is what you need to know: you must be a member of the credit union in good standing at the time of nomination, you must submit a resume or summary of work history, and you can call us anytime for more details.

Holiday closings

Martin Luther King, Jr. Day – Monday, January 16th
President's Day – Monday, February 20



It's what's on the inside that counts.

Look inside that 0% financing for a new vehicle and you'll find that there's not much there.

0% financing on a new vehicle looks enticing, but many times it is not even as much money as the rebate. Keep in mind, too, that the 0% financing carries shorter terms which means higher monthly payments and many times stricter penalties for late payments. And you may be limited to certain models or on-hand inventory. Most times, you will do better by taking the rebate instead and financing your vehicle at our really low loan rates. Check out the example below, or better yet, bring in the complete offer, even the fine print (isn't that where all of the useful information is?) and we'll do an analysis for your specific situation.



Annual Percentage Rate	0%	3.75%
Cost of Car	\$20,000	\$20,000
Less Equity in Trade	\$4,000	\$4,000
Less Rebate	\$0	\$2,000
Amount to Finance	\$16,000	\$14,000
Monthly Payment	\$444.44	\$ 411.82
Total Cost	\$16,000	\$14,000.00
SAVINGS	\$0	\$1,174.48

We have the (car) keys to happiness!



...Because we have the low loan rate that can put you into the new car of your dreams - 3.75% APR* with up to 72 months to pay. So, how is this for happiness... if you take a loan for \$16,000 and pay it off over 72 months, you're only paying about \$8.00 per day, or \$248.56 per month. We'll even pre-approve the loan so you know before you even shop what you can afford.

And you may not even need \$16,000, which will make your payment lower, which will make you even happier. But maybe not quite as happy as when the dealer hands you the keys to your new car - oh, yeah.

*Annual Percentage Rate. A sample monthly payment for a loan of \$16,000 at 3.75% APR for 72 months would be approximately \$248.56. Credit Life & Disability Insurance is available to members at a minimal cost. All rates and promotions are subject to change without notice. Loan rates are determined by term of loan and personal credit history.

Family Meeting

Just like your family, when there is something important to discuss, something that affects the whole family, it's time for a family meeting. Our Annual Meeting will take place on Saturday, March 3, 2012 at 12:30 p.m. in the credit union lobby. There will be light refreshments and we'll even have an open house from 11 a.m. to 12:00 p.m. Come and find out how the credit union did in 2011 and what we're planning for the family in 2012. We will be taking nominations for Board of Directors from the floor at the meeting, and voting on new Board members. Come to the family meeting, see what's going on, and give us your input. See you there!

Used. Well-loved. Pre-owned.

However you say it...for 5.75% APR* that used vehicle could be yours!



There are many reasons to buy a used vehicle. Maybe you can't afford a new vehicle or maybe you want a second car for a new driver, or just maybe you want to get into a better car than what you can afford new - have your eye on that sporty little BMW that's only two years old, do you? With our used vehicle loan, we can get you into almost anything you're looking at - cars, trucks, even motorcycles (no 18-wheelers or earthmovers, please). **We have rates as low as 5.75% APR***. And, depending on the model year, up to 66 months to pay the loan off. See our website for the loan length for the model year you're looking at. For NOT-well-loved car loans from other institutions... come see about refinancing that high-interest loan at this low rate. It could be the difference of hundreds of dollars over the remainder of the loan. See our website for details. Or call. Or come in. We'll help you figure it all out and get you into that pre-owned vehicle that you will love well.

*Annual Percentage Rate. A sample monthly payment for a loan of \$12,000 at 5.75% APR for 60 months would be approximately \$220.67. Credit Life & Disability Insurance is available to members at a minimal cost. All rates and promotions are subject to change without notice. Loan rates are determined by term of loan and personal credit history.



Plan ahead with a Christmas Club.

Save all year long for your holiday expenses - open one today!

The Struthers Federal Credit Union Privacy Policy has been included with your December statement. 1098's and 1099's have been included in your December Statement.

964 5th Street
Struthers, OH 44471

Phone: 330-755-7556

Fax: 330-755-2320

24-Hour Teller: 330-755-3546

www.strutherscreditunion.com



Hours of Operation

Monday	9:00 a.m. - 4:00 p.m.
Tuesday	9:00 a.m. - 4:00 p.m.
Wednesday	9:00 a.m. - 4:00 p.m.
Thursday	9:00 a.m. - 4:00 p.m.
Friday	8:00 a.m. - 5:00 p.m.
Saturday	9:00 a.m. - Noon

Struthers Federal Credit Union is open to all who live, work or worship in the Struthers School District or anyone related by blood or marriage. If you leave this area or employment you may retain your membership. Once a member, always a member!