



# 1st Patriots

## FEDERAL CREDIT UNION

*"Putting Members First"*

July, 2009



### **Pack your bags Joel and Paula Barrett!!!**

They won 1st Patriot's drawing for new members of our Fort Mill Office for an all inclusive 3 day 2 night Royal Caribbean cruise to the Bahamas. Coincidentally, it's scheduled for the weekend of their anniversary. They also received \$250 in spending money with promises of great food, entertainment, exotic ports of call, snorkeling in the Bahamas or relaxing in CocoCay.

Congratulations! We are happy for Joel and Paula, and thank you to all of our new members from our Fort Mill Office.

If Cruising is something you want to look into, please contact Tim Gunnels at [www.MyCruiseOutlet.com](http://www.MyCruiseOutlet.com), 803.548.7009 in Fort Mill.



**Whether your vacation is in the Caribbean or at Lake Wylie, 1st Patriots can help with a low-interest Vacation Loan. Call one of our loan officers today for details!**



**Going on vacation???** Why not take a 1st Patriots Federal Credit Union Visa card with you. It's safe and can be used everywhere. **APPLY today.**

### **Holiday Closings**

Monday, September 7, 2009 - Labor Day



2760 Home Depot Boulevard  
 Rock Hill, South Carolina 29730  
 Send mail to: P.O. Box 2893  
 Rock Hill, S.C. 29732

Phone (803) 366-6148  
 Tellers ext 221  
 Loan Department  
 Sandi ext 223 or Sabrina ext 229  
 Collections and ATM Services  
 Troy ext 231

Member Account Services  
 Brenda ext 222  
 Credit Card Services  
 Susan ext 228

Fax (803) 366-9169 Toll Free (877) 366-6148

3064 Highway 21  
 Fort Mill, S.C. 29715  
 Phone (803) 548-9270

Website: [www.1stpatriotsfcu.org](http://www.1stpatriotsfcu.org)

**Office Hours  
 and Drive-Thru Window**  
 Monday-Thursday 8:30 am - 5:00 pm  
 Friday 8:30 am - 6:00 pm

**Financial Data**

As of 5-31-09  
 Total Assets \$25,713,354  
 Total Loans \$13,174,692  
 Total Shares \$18,517,667

**Loan Rates**

Effective 7-1-09  
 As low as  
 New Auto 3.95% APR  
 Used Auto 4.50% APR  
 Mortgage 5.50% APR  
 New Boat/Motorcycle 5.95% APR  
 Used Boat/Motorcycle 7.95% APR  
 Visa: Introductory Rate 6.90% APR

**Savings Rates**

Effective 7-1-09  
 Shares .50% APR  
 Checking and Club Account 0.25%  
 Call for additional rates



**Members, take note...**

Debit/Credit card theft is on the rise. Don't be a victim. To protect yourself from identity theft, remember **SCAM**.

- S** - Be **STINGY** about giving out personal information.
- C** - **CHECK** your financial and credit card statements as soon as they come in, and make sure they are accurate.
- A** - **ASK** for your credit report and review it carefully. You are entitled to one free report a year from each of the three agencies.
- M** - **MAINTAIN** records of your financial, purchasing and other official activities for at least one year - longer if possible - and keep them in a safe place.

We also continue to see many victims of scams where you are asked to send in money in order to claim a prize. This is a scam. If it looks too good to be true then it probably is. When in doubt, come by and talk with one of our employees.

**Look for us at SummerFest....**

Come see us on Saturday, August 22 at SummerFest in York. Help us celebrate summer with special treats and giveaways. Plus you can enter a drawing for special prizes! Be sure to stop by our booth. We look forward to seeing you there!

**The Convenience of Debit Cards**

Our debit card is great alternative to writing checks. It can be used anywhere VISA is accepted. It also functions as your ATM card at any CIRRUS, PLUS or STAR enabled ATM. Our members are never charged to use our ATMs. In addition you may use your card at any Family Trust or Arrowpointe ATM at no additional fees.

**"Putting Members 1st"**

At 1st Patriots we offer competitive conveniences that the larger financial institutions offer, yet we have that small town feeling of safe, sound and secure. Our warmth, along with our caring and easy manner fit perfectly with our seriousness about your financial matters. While we offer products you will find at most financial institutions, it is the personalized service that is so unique that you can't help but tell others about us. Come on in and see us soon. We will put you and your financial needs 1st!

**Reminder:**

Don't forget that we are now open all day on Wednesdays for your added convenience and to better serve you, our members!

**Vehicles for Sale**

**2001 Dodge Dakota Pickup Truck**

Mileage: 127,653  
 Color: White  
 V-6 Quad Cab Sport/SLT  
 Price: \$5,500.00

**2004 Ford Pickup Truck F150**

Mileage: 85,500  
 Color: Black  
 Supercar V8/STX 2WD  
 Price: \$6,500.00

**Call Troy for more information at 803.366.6148 or toll free at 877.366.6148.**