

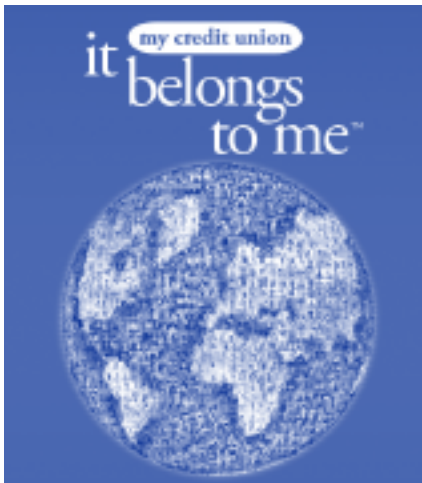


# 1st Patriots

## FEDERAL CREDIT UNION

*"Putting Members First"*

**October 2008**



### **International Credit Union Day!**

**Come Celebrate With Us!**

How does 1st Patriots Federal Credit Union differ from a bank? Unlike banks, which are owned by groups of stockholders and operated by a paid board of directors for the benefit of stockholders, credit unions are owned by their members and operated by a volunteer board of directors for the benefit of the members in the form of lower loan rates, higher savings rates and many free or discounted services.

To celebrate the positive impact that credit unions have made on members' lives, we will celebrate International Credit Union Day on Thursday October 16th & Friday October 17th. Come by our office at 2760 Home Depot Boulevard during these two days for light refreshments and giveaways as we show our appreciation for your loyalty and participation.

### **Credit Unions: Safe and Sound**

Savings in every federally insured credit union are backed by the National Credit Union Share Insurance Fund (NCUSIF), a fund maintained by the U.S. Treasury. The NCUSIF is administered by the National Credit Union Administration, an agency of the federal government, which insures your savings up to at least \$100,000. Federal insurance protects your money at your credit union in share savings, share draft/checking, money market, share certificate and retirement accounts. Not to mention we operate with a safety net of capital (undivided earnings and other reserves). Just another reason why banking with 1st Patriots Federal Credit Union is a smart thing to do.

### **Holiday Closings**

#### **Columbus Day**

Monday October 13

#### **Veterans Day**

Tuesday November 11

#### **Thanksgiving Day**

Thursday November 27

#### **Christmas Eve**

Wednesday December 24

Close at 12:00 Noon

#### **Christmas Day**

Thursday December 25

#### **New Years Day**

Thursday January 1 2009

### **Pat the Patriot wants you!**

1st Patriots Federal Credit Union is committed to educating children on the value of saving money from an early age.

Come in to find out all the benefits with our "Pat the Patriot" Kids Club account available from birth to age 12.



### **Three-digit number on the back of your Visa Debit or Visa Credit card**

Have you ever wondered why you are asked for the three-digit number on the back of your Visa Debit or Visa Credit card when you are making a purchase by phone or by internet?

The three-digit number is a Card Verification Value or C V V. This number is unique to your account number and has been implemented by Visa to stop sales made with counterfeit cards.

**Remember, when you are asked for this number....it's for your protection.**



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

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

### Office Hours

#### and Drive-Thru Window

Monday-Tuesday 8:00 am - 5:00 pm  
 Wednesday 8:00 am - 1:00 pm  
 Thursday 8:00 am - 5:00 pm  
 Friday 8:00 am - 6:00 pm

### Financial Data

As of 8-31-08  
 Total Assets \$24,849,998  
 Total Loans \$13,792,666  
 Total Shares \$17,418,803

### Loan Rates

Effective 8-31-08  
 As low as  
 New Auto 4.25% APR  
 Used Auto 4.95% APR  
 Mortgage 6.00% APR  
 New Boat/Motorcycle 5.95% APR  
 Used Boat/Motorcycle 7.95% APR  
 Visa: Introductory Rate 6.90% APR

### Savings Rates

Effective 8-31-08  
 Shares .75% APR  
 Checking and Club Account 0.25%  
 Call for additional rates



## Skip-A-Payment

The holidays are just around the corner, and with them come extra expenses. To help you celebrate the holidays within your budget, 1st Patriots Federal Credit Union offers its popular Skip-A-Payment Program. This convenient option lets you skip a loan payment in November or December for a fee of only \$35.00. Your monthly payment does not change. You simply extend the terms of your loan for an additional month. (Mortgage loan payments are not included.) Stop by our office or call to learn how you can Skip-A-Payment today!



## Holiday loans available

Holiday loans available at 9.95% up to \$1,500.00 for 12 months. Give Sandi or Sabrina a call at 366.6148 to apply! Don't forget your Christmas club account will start coming in handy during the next few months. If you currently have a Christmas club account, your funds will be available November 3, 2008.

### REPO'S for Sale

2002 Chevy Monte Carlo V6  
 Mileage: 76,873  
 Color: Black  
 Dale Earnhardt Edition  
 Price: \$10,300.00

2004 Ford F250 XLT Super Cab  
 Mileage: 65,324  
 Color: Black  
 V-8 2WD  
 Price: \$13,925.00

Please call Troy at 803.366.6148 ext 231 for details.