



1st Patriots

FEDERAL CREDIT UNION

"Putting Members First"

January 2009

Fort Mill Construction Under Way!

Our new branch in Fort Mill began construction in November and completion is expected in April 2009. The location is 3064 Highway 21 at the Regent Park Towne Center next to Blooms.

This will be a full service branch with newly hired Jim Kobos as manager, a loan officer and tellers. CEO Diane Catoe and Jim are already visiting businesses near our Fort Mill location to get acquainted, not to mention touting the benefits of membership with 1st Patriots!

If you have a chance, drive by to see our construction in progress.



Holiday Closings

New Year's Day
Thursday, January 1, 2009

Martin Luther King Jr. Day
Monday, January 19, 2009

Presidents Day
Monday, February 16, 2009

ON-LINE Bill Pay

Tired of writing checks or going to the Post Office? How would you like to pay your bills in your pajamas?

1st Patriots FCU will be making that possible with on-line bill pay in early 2009.

Full details will be available soon. Another fast, convenient, worry-free service offered by your credit union.

An IRA is safe, sound and secure at 1st Patriots Federal Credit Union

If you don't have an IRA, you owe it to yourself and your financial future to start your account now. Opening an account is simple and an excellent way to insure a better retirement. Research to find out which IRA works best for you. Our rates are competitive and your funds are federally insured to at least \$250,000 by the National Credit Union Administration. We care about your financial needs. At 1st Patriots, we put members first!



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

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 11-30-08
 Total Assets \$24,851,209
 Total Loans \$13,572,365
 Total Shares \$17,394,962

Loan Rates

Effective 11-30-08
 As low as
 New Auto 3.95% APR
 Used Auto 4.50% APR
 Mortgage 5.73% APR
 New Boat/Motorcycle 5.95% APR
 Used Boat/Motorcycle 7.95% APR
 Visa: Introductory Rate 6.90% APR

Savings Rates

Effective 11-30-08
 Shares .75% APR
 Checking and Club Account 0.25%
 Call for additional rates



PINless Debit Transactions

In the past, Visa has allowed merchants and banks to waive signatures or allow PINless entries for small purchases of \$25 or less. These were usually online, mail and/or telephone transactions.

A new regulation has been implemented which will allow PINless transactions in all transaction environments. These transactions are viewed by Visa as non-Visa debit transactions and these transactions will not be processed by Visa.

As you shop, you need to be aware that depending upon a merchant's setup, their transactions may not require a PIN and will not be processed by Visa if PINless. Because the transaction is not processed by Visa, you may not receive Visa-associated protection such as zero liability and/or Visa benefits or rewards.

Your debit card transactions will still be processed and the funds will be taken from your account as usual.

If you have any questions or concerns, please feel free to contact Susan at ext 228.

Giving back to the community

1st Patriots Federal Credit Union is committed to and takes pride in supporting the community with our time and resources. Here are a few events in which we are involved.

- **March of Dimes** - We are currently selling candy bars for March of Dimes. Stop by and purchase yours today for \$1.00. All proceeds go directly to support the March of Dimes.
- **Adopt-A-Highway** - To preserve the beauty of our landscape and sense of pride in our community we are involved in the Adopt-A-Highway project.
- **Children's Attention Home** - The staff and board members donate items each month on the Children's Attention Home Wish List.
- **Rock Hill Schools** - At the beginning of each school year we introduce the Credit Union to new teachers in the area. At new teacher orientation we have an opportunity to let teachers know we are here to meet their financial needs.
- **Families in Need** - We help families in need during the holiday season by donating items to ensure they have a brighter holiday season.
- **Summer Fest** - Of course we see many of you at Summer Fest each August!

We are proud of the work we do in our communities and will continue to do our part to ensure the vitality of the area in which we serve.

REPO for Sale

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.