

**QUARTERLY NEWSLETTER**  
**SEPTEMBER 30, 2008**



**HOUSE FOR SALE**  
**(NO MONEY DOWN)**

Available now for your inspection: a repossessed (townhouse) property near Temple University; great for a starter house –or- to rent to students; completely renovated with a new kitchen, new bathroom, wall to wall carpeting, new (oversize) heating and ventilating system throughout the house, new windows, plus a private (fenced) backyard. Property is located in the Cecil B. Moore redevelopment zone surrounded by new housing. An open house for all interested parties will be conducted shortly. Call Ray Thomas at 215-697-4168 to add your name to the list for the inspection.



With all the turmoil in the financial marketplace surrounding the granting of mortgages and the consolidation of large banking institutions in the country, this is a great opportunity for someone who might not otherwise qualify for a mortgage to purchase their first house; full financing from your credit union, including all settlement fees. **NO MONEY DOWN.** Bring no money to the settlement table. Then move right in. An opportunity like this may only come once in a lifetime. **DON'T MISS OUT!**



**CAR LOAN SALE – “EXTENDED”**

Due to the success of our August 2008 “Car Loan Sale”, your Board of Directors has instituted an extension of the “Car Loan Sale” until December 31<sup>st</sup>, 2008. All interest rates have been reduced by 1 full point. You can purchase a “New” car for as low as 3.49% for 3 years with no money down. Other reduced rates are available on new cars from 4 to 6 years with no money down and used cars from 3 to 5 years with 10% down. Other rates are available on cars 6 years or older. Auto insurance is available through your credit union. “G.A.P.” insurance and automobile warranties are now also available from your credit union at special rates.

Go to our WEBSITE to find information on most regional dealerships. Just click on the name of the dealer you want and we’ll take you right to their marketing information website. Our website is [www.metroservefcu.org](http://www.metroservefcu.org). Remember:

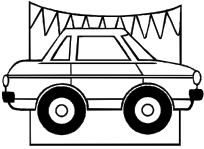
**BANK ON YOUR CREDIT UNION**



## CREDIT UNION DONATION


Your credit union was only to glad to donate on behalf of our membership, \$500.00 to the MILITARY SPOUSES' CLUB for the Adele Mayo Scholarship Fund. Pictured above are Lamonte Turner, Chairman, Clayton E. Donaway, III, President, Maria Roesner, Chairman of the Military Spouses' Club and Tamia Robinson, Chairman of the Adele Mayo Scholarship Fund. Scholarship funds are used to assist co-op high school students on base who have been accepted to colleges or universities for further study.

## CREDIT UNION "CARS FOR SALE"



Your credit union has three (3) repossessed vehicles for sale which are located across the street from the base at Jim's Automotive Center. The three vehicles are available for inspection anytime during working hours. No Money Down. Financing is available as low as 3.49% for three to five years. Call Ray Thomas at 215-697-4168 for all the details.

## SAFE AND SOUND



The current financial crisis has caused Americans to be concerned about their future and the condition of their financial institution; whether it is a Commercial Bank, Savings and Loan Association or Credit Union. The credit crisis is real and our government along with other governments is dealing with it in a responsible manner. **THIS IS NOT THE 1930'S.** Your "Board of Directors" wants to be sure that all members understand that we are a very safe and sound financial institution. Our current N.C.U.A. rating is a "Camel 2" and we have approximately 12% net worth. In addition and most importantly, "We have no Sub-prime loans" to be worried about. We thank you for your interest and membership.



Board of Directors  
Metro Serve Federal Credit Union

