

**QUARTERLY NEWSLETTER**  
**SEPTEMBER 30, 2009**

**REFINANCE YOUR CAR LOAN**  
**(POCKET THE DIFFERENCE)**



If your automobile is financed outside of your credit union with a Commercial Bank, Savings Institution or Private Finance Company at a high rate, consider refinancing that car loan with a 'LOW PRICE' credit union loan. If you missed out on the government's "giveaway trade-in" program or you bought your car a year or two ago and the bank rate you were charged doesn't make sense, bring your paperwork to the credit union for refinancing. Put the difference back into your pocket. No gimmicks, just low automobile rates. Act now!



**MORTGAGE MONEY IS AVAILABLE**

If you are looking for that first dream home, but financing is a problem, come to the credit union for help. Only those with perfect or near perfect scores are getting mortgage loans from Savings Institutions or Mortgage Companies. The price of real estate is the lowest in many years. Now is the time to make it happen. Special, first time homebuyer programs are available to buyers now. Our mortgage company can take your application over the telephone. Call Jayne Ulshafer at 856-874-1000 for a pre-qualification application authorization. When you shop for a house with a pre-qualification, it speeds up the process. Don't sit by with the winter coming on thinking that you can't qualify. Call to find out.



**BEST SHARE CERTIFICATE RATES IN TOWN**

Interest rates on investments have fallen everywhere. Even the Treasury Notes and government backed bonds and debentures are at an all time low. But your credit union is still the best deal in town. Our Share Certificates are still the highest in the region. Consider rolling over your maturing Metro Serve F.C.U. Share Certificate. Bank with your credit union for the best short term interest rates in town. Come to our office or call our Member Service Department for all the details. Call 215-697-4618 or 215-697-2229 for all new and complete information. Remember:



**BANK ON YOUR CREDIT UNION**



## HOLIDAY LOANS ARE AVAILABLE

Beginning October 1<sup>st</sup>, year end Christmas Season/Holiday Loans are available to all qualified members. These loans in the amount of \$1,000.00 are available to members now through Friday, December 18<sup>th</sup>. Get your shopping done early with a Holiday Loan from your credit union.



## CARS FOR SALE

The credit union has two (2) repossessed automobiles for sale to credit union members interested in taking advantage of a special opportunity to get a discount price on a late model vehicle at the reduced interest rate of 3.49%. Those members interested in receiving more information are encouraged to contact Ray Thomas in the credit union office at 215-697-4168.



## HOUSE FOR SALE

Your credit union has a new home in repossession. located in the far West Philadelphia region near Upper Darby Township. This row house with a nice front porch and beautiful back yard will be available soon for inspection. This is the opportunity of a lifetime for a couple or single person to get established in their first house. No money is required down and the lucky individual(s) will receive a discounted interest rate and a great credit union mortgage. If interested, contact Ray Thomas in the credit union office at 215-697-4168 for more information and to have your name placed onto the lists of individuals to inspect the property.



## DISCOUNT BUYERS CLUB IS RETURNING –

Coming to you in the first quarter of 2010, we have new updates to the Great American Discount Buyers Association that we first introduced in 2005. The Discount Buyers Club has expanded the list of items available to members to purchase over the internet. Charter members will be able to update their benefits and new members will receive new prizes for joining. Additional benefits and services will also be available to all members in the form of much needed special medical plans and other important services only available to members of credit unions nationwide. Watch for our announcements in the months ahead and for our grand announcements for the on-base sign-up program, which will give you an opportunity to discuss these new updates with credit union officials during that official week's festivities. Sign up and win prizes.

