


QUARTERLY NEWSLETTER
DECEMBER 31, 2008

CREDIT UNIONS ARE BEST



Considering the crisis that has hit the financial marketplace around the world this year, membership in a credit union has become more important than ever. Wall Street, big banks, small banks, mortgage companies, insurance companies are all in trouble across the land. Many are out of business. Credit unions are still the most viable financial institutions in the country. Many Americans are still not able to join credit unions because of the needed “field of membership” requirement. Those lucky ones who are members know the importance of their relationship with their credit union. The credit union industry is very solvent, very safe, and very sound. Credit unions never went into the risky environment of the Wall Street investment frenzy over this decade.


Building **A**
Better
Future



Now is the time to get your co-workers on base and family members to join your credit union. Deposits are now insured up to \$250,000.00 by the National Credit Union Administration in Washington, D.C., a federal agency. We are people helping people. Not big banks helping themselves with your money.



BEST INVESTMENT RATES IN TOWN!!



As you know, the Federal Reserve Bank has lowered interest rates on the funds that banks charge each other and the lending rate (discount window) to the lowest rates in history in order to stimulate the economy. Hopefully, that will happen. In the meantime, credit unions are here to help you over these tough times. In order to accomplish this task, Metro Serve F.C.U. has established the best rates in town for Share Certificates. Roll over your maturing Metro Serve certificates into these two new rates:



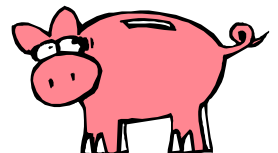
4.09% (yield 4.168%) 9 months

Minimum - \$ 5,000.00
Maximum - \$25,000.00

3.79% (yield 3.857%) 13 months

Remember:

BANK ON YOUR CREDIT UNION





CAR FOR SALE!!

The credit union has a repossessed vehicle for sale at a great price. A 2005 Honda Accord "Hybrid" gas saving four (4) door sedan; very low mileage; a truly beautiful car for the buyer looking for a real deal.

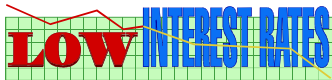
\$17,900.00

the credit union will finance w/ "0" down
@ 3.49% interest for between 3 to 5 years.

With in-house credit union financing at our low rate, this is a deal too good to pass up. Call Ray Thomas at the credit union office on 215-697-4168 for more details.



"SECOND CHANCE CAR LOANS"



If your automobile is financed outside of your credit union – consider refinancing that "high price" car loan with a "low price" credit union car loan. Our rates are very low!



NEED A MORTGAGE? WE HAVE FUNDS AVAILABLE!

Are you looking for that first dream house, but financing is a problem? Banks and Mortgage Companies are not lending to everyone; only those with the most "pristine" and perfect credit. That's why you have to come to your credit union for home loan financing. Our mortgage company can take your application over the telephone. Call Jane Ulshafer at 856-874-1000 for a pre-qualification authorization. Prices for homes in the region are finally starting to fall. Now is the time to get out and look for that special home you want. Act now!

