



# CURRENCY TIMES



## ST FRANCIS FCU

2010

### “Back to School”



**\$1,000 & 1% off**  
your qualifying rate

Back to Pencils, Back to Books,

Even Back to How You Look...

Sweaters, jeans, jackets & shoes are expensive....not to mention computers, paper, pens, back packs, and other school supplies. Before shopping, stop and ask about our Back to School Loan Special!



And don't forget the  
Credit Union also has  
**TUITION LOANS**

### Change in Hours

Effective August 2, 2010

St Francis FCU will be changing our hours of operation at both locations as follows:

#### Downtown Location

Mon, Tues, Thurs, & Fri  
9:00 am - 5:00 pm  
Drive-thru opens daily at 8:30 am

#### Eastside Location

Mon, Tues, Thurs, & Fri  
11:00 am - 2:00 pm

**Both offices will be closed all day on Wednesdays**



# \$150 CASH

#### SHARE CERTIFICATE RATES

(effective 4/30/2010)

3 Months 0.50% apr 0.50% apy

6 Months 0.65% apr 0.65% apy

12 Months 0.85% apr 0.85% apy

Minimum balance of \$500 is required

Jumbo 1.00% apr 1.00% apy

Minimum balance of \$5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 6/30/2010 had an annual yield of .35% apr, .35% apy. Withdrawal of dividends prior to maturity may affect yields. A penalty may be imposed for early withdrawal of principal.

Rates subject to change without notice

## Refer Your Family & Friends & Win

Refer your friends & family to the Credit Union for membership and when they open a qualifying account, we'll enter you and the new member into our the drawing for a chance to win our quarterly prize (July 1 — September 30).

**Start recruiting today**

\*New accounts must be active at least 30 days to be entered into the drawing. Accounts opened less than 30 days at the time of the drawing, will be entered into the next quarter's drawing.

## ST FRANCIS FCU

**Downtown**  
121 Sumner Street  
Greenville, SC  
Phone 864-255-1660  
Fax 864-255-1699

**Eastside**  
135 Commonwealth Dr, Ste 130  
Greenville, SC 29615  
Phone 864-675-4770  
Fax 864-675-4769

**Hours**  
Mon, Tues, Thurs & Fri  
9:00 - 5:00  
Drive thru opens daily at 8:30

**Hours**  
Mon, Tues, Thurs & Fri  
11:00 - 2:00

Both Offices are closed all day on Wednesdays

"Where people are  
more than money"



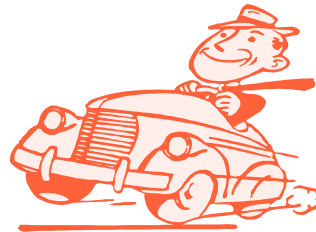
Free Access to More Than  
28,000 ATMs Nationwide



August 2010  
SOUTH CAROLINA CREDIT UNIONS  
**DISCOVER OUR CULTURE**  
www.itpays2CU.org  
DISCOVER OUR CULTURE  
itpays2CU Campaign  
R U READY 2 WIN?



**Drive away  
with our Deal  
& Save 1%**



**If you are ready to purchase that new "ride"\* or want to refinance\*\* that high interest bank or dealer car loan, come see us today and we will discount your qualifying rate by 1%.**

\*New/Used Cars 5 years and under

Car/Vehicle also includes Boats and RVs

\*\*Current loans at St Francis FCU do not qualify for "refinance"

Rates subject to change without notice



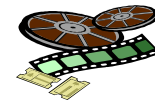
### Are Errors Damaging Your Credit Score?

If you pay your debts promptly and use credit wisely, you should have a good credit rating, right? Not always. Many credit reports contain score-lowering errors, which is why it is a good idea to review yours periodically. (You can obtain a free copy of your Equifax, Experian, and TransUnion credit reports yearly from [www.annualcreditreport.com](http://www.annualcreditreport.com)). If you see any errors, contact the appropriate credit bureau and let them know. It's that simple!

Concerned about your credit report or score? As a benefit of your membership at *St Francis FCU*, you have access to **BALANCE**, a free financial education and counseling service. Call 888-456-2227 or visit [www.balancepro.net](http://www.balancepro.net) for more information.

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### DISCOUNT TICKETS



<b>MOVIES</b>	\$ 7.50	Reg. \$ 9.50 +
<b>RIVERBANKS ZOO</b>		
ADULT (13 +)	\$ 8.00	Reg. \$ 9.75
CHILD (3-12)	\$ 6.50	Reg. \$ 7.25
2 & under are free		
<b>BILTMORE ESTATE</b>		
ADULT	\$40.00	Reg. \$55.00+
YOUTH (10-16)	\$20.00	Reg. \$27.50+
Ages 9 & under are free with paying adult		
<b>CAROWINDS</b>	\$30.00	Reg. \$49.99
2 & under are free		
<b>SIX FLAGS</b>	\$28.00	Reg. \$44.99
2 & under are free		
<b>DOLLYWOOD</b>		
ADULT	\$53.00	Reg. \$55.90
CHILD (4-11)	\$42.00	Reg. \$44.70

