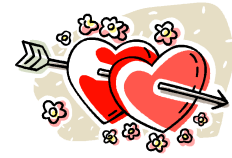


CURRENCY TIMES

ST FRANCIS FCU



February 2010

Have we got money for you?

You bet we do!



Ready to buy your next car, truck or boat? St Francis FCU has the money you need to make that purchase! Dealers need to reduce inventory from their lots, so you can take advantage of their deals and get a great loan rate with our financing. We will finance up to 100% of the retail or purchase price**. Be sure to see us first and let us help you get the best deal possible.

You can also save an extra .25% off your rate, when you refinance your vehicle from another financial institution or car finance company!

* Car/Vehicle also means Boats & RVs . Eligibility for lowest rate will be based on member's credit score, credit worthiness & ability to repay. Rates subject to change without notice.

** Based on NADA guides



Used Car Loans....

New Car Rates

Rates as low as 4.25% apr *



Time to bundle all that debt together and start 2010 with a little more cash in your pocket?

Call us today
and ask about a



Bill Consolidation Loan rates as low as 10.25% apr *

*Eligibility for lowest rate will be based on member's credit score, credit worthiness & ability to repay. Rates subject to change without notice.

Let 2010 be the year to simplify your life

Start with managing your finances. With our Online Banking, Free Bill Pay & eDocuments services you can manage your finances at your pace.

- * View your accounts 24/7
- * Pay your bills any time
- * No more stamps to buy
- * No late payments
- * No more shredding
- * "Go Green" & save paper

It's fast, easy & secure. Call today for more information.

Tired of having to shred those statements? Sign up today for e-Delivery and never shred again. Just visit our website www.stfrancisfcu.org, click on the link and enroll. Then your statements will be delivered to your e-mail address! Fast, convenient & best of all.....no shredding!



ST FRANCIS FCU
February 2010

*“Where people are
more than money”*



Holiday Closing
Monday, February 15

Downtown 121 Sumner Street Greenville, SC Phone 864-255-1660 FAX 864-255-1699	Eastside 135 Commonwealth Dr, Suite 130 Greenville, SC 29615 Phone 864-675-4770 FAX 864-675-4769
HOURS Mon, Tues, Thurs 9:00 - 4:00 Wednesday 9:00 - 3:00 Friday 9:00 - 5:00 *Drive thru opens daily at 8:30	HOURS Monday, Wednesday, Friday 9:00 - 3:00 Closed for lunch 12:00 - 12:30



SOUTH CAROLINA CREDIT UNIONS



www.itpays2CU.org

DISCOVER OUR CULTURE
itpays2CU Campaign
R U READY 2 WIN?



Debit or Credit?

Which One Do I Use?

Ready to complete that purchase with your debit card, and the clerk asks "debit or credit"? What's the difference? It is a debit card, so we say "debit", right? **Wrong!** Instead, when you're making purchases with your debit card, choose "credit". That way you'll avoid any potential fees and the money still comes out of your share draft/checking account. And "credit" transactions require a signature and this helps prevent fraud. So save your PIN for ATM use when you need cash and say "credit" when making purchases at department stores, gas stations, or grocery stores. If you're still confused or need more information about debit cards, just call us or stop by and we'll explain the differences between debit and credit cards and how debit cards can work for you.

DISCOUNT TICKETS

MOVIES **\$ 7.00** **Reg. \$10.00**

RIVERBANKS ZOO

ADULT (13 +) **\$ 7.00** **Reg. \$ 9.75**

CHILD (3-12) **\$ 5.75** **Reg. \$ 7.25**

2 & under are free

BILTMORE ESTATE

ADULT **\$40.00** **Reg. \$55.00+**

YOUTH (10-16) **\$20.00** **Reg. \$27.50+**

Ages 9 & under are free with paying adult

SHARE CERTIFICATE RATES

(effective 1/29/2010)

3 Months 0.80% apr 0.80% apy

6 Months 1.00% apr 1.00% apy

12 Months 1.20% apr 1.21% apy

Minimum balance of \$500 is required

Jumbo 1.40% apr 1.41% apy

Minimum balance of \$5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 12/31/2009 had an annual yield of .50% apr, .50% 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.

For the period Jan 1 — Mar 31 Our prize will be

\$150 CASH

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 drawing.