



# CURRENCY TIMES

ST FRANCIS FCU

January 2010



*There's still time to wrap up the deal  
on that New or Used Car \**



## Used Car Loans.....New Car Rates

Rates as low as **4.75% apr \***

Now's a great time to think about purchasing that new or used car you've been thinking about. Dealers are trying to clear out inventories and need to make those sales!

We will finance up to 100% of the retail or purchase price, so check with us first. You might just be surprised by how much you can save!

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.

Tired of having to shred those statements? Sign up today for e-Delivery and never shred again. Just visit our website [www.stfranciscfu.org](http://www.stfranciscfu.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!

## Refer A Friend & 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.



## Congratulations to our 2009 Quarterly Prize Winners

Stephanie Brock	\$100
Daquan Williams	\$100
Donna Gulden	\$100
Thomas Schock	Flat Panel TV
Joy Vess	\$150

### 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*



### Holiday Closings

*New Year's Day  
Friday, January 1*

*Martin Luther King, Jr. Day  
Monday, January 18*

*President's Day  
Monday, February 15*

### SHARE CERTIFICATE RATES

(effective 12/23/2009)

3 Months    0.60% apr    0.60% apy

6 Months    0.85% apr    0.85% apy

12 Months   1.10% apr    1.10% apy

Minimum balance of \$500 is required

Jumbo        1.30% apr    1.31% 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

**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

**HOURS**  
Monday, Wednesday, Friday  
9:00 - 3:00  
Closed for lunch 12:00 - 12:30

\*Drive thru opens daily at 8:30

SOUTH CAROLINA CREDIT UNIONS



www.itpays2CU.org

DISCOVER OUR CULTURE

itpays2CU Campaign

R U READY 2 WIN?



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.

## PRIVACY NOTICE

St Francis FCU is owned by its members and run by a Board of Directors that you elect. You can be confident that your financial privacy is a top priority at this Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at 864-255-1660.

We are committed to provide you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described, to companies that perform marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### INFORMATION WE COLLECT & DISCLOSE ABOUT YOU

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer-reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances a permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with St Francis FCU, we will not share information we have collected about you, except as permitted or required by law.

### HOW WE PROTECT YOUR INFORMATION

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Debit or  
Credit?



Which One Do I Use?

Let 2010 be the year to simplify your life

And why not 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.

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.