



Retiring after 35 years

*After years of hard work and dedication
it's time to take a permanent vacation!*

Please join St Francis FCU to wish

Bonnie Epperly

Best Wishes on her Retirement

Tuesday, January 25

3:00 pm - 4:30 pm

SFH - downtown Auditorium

The Credit Union will close at 2:30

DISCOUNT TICKETS

MOVIES \$ 7.50

RIVERBANKS ZOO

Adult (13+) **\$ 8.00**

Child (3-12) **\$ 6.50**

2 & under are free

BILTMORE ESTATE

Adult **\$45.00**

Youth (10-16) **\$20.00**

Ages 9 & under free with paying adult

Holiday Closings

Dr. Martin Luther King, Jr's Birthday

Monday, January 17

Bonnie's Retirement Party

Tuesday, Jan 25 closing at 2:30

President's Day

Monday, February 21



SHARE CERTIFICATE RATES

(effective 10/28/2010)

3 Months 0.40% apr 0.40% apy

6 Months 0.60% apr 0.60% apy

12 Months 0.70% apr 0.70% apy

Minimum balance of \$500 is required

Jumbo 0.80% apr 0.80% apy

Minimum balance of \$5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 12/31/2010 had an annual yield of 0.30% apr, 0.30% 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



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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.

Need a Line of Credit?

Establishing a Personal Service Line of Credit* at the Credit Union gives you the assurance of immediate funds in the event of an emergency. You can access your Credit Line whenever you need it.....for whatever reason! Call us or stop by today to see about opening your own Personal Service Credit Line.

* if qualified



Did you remember to open your Christmas Club Account? If not, be sure to stop by today so Santa will have a bigger smile on his face during Christmas 2011!

Let 2011 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.

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