



March 2010

CURRENCY TIMES

ST FRANCIS FCU



Ready for a "Spring Break" on a Loan?

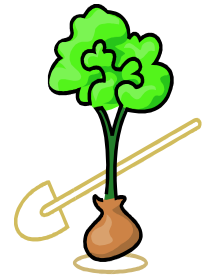


Used Car/Boat/RV Loans....
New Car/Boat/RV Rates



Rates as low as 4.25% apr *

Spring Projects



OR

rates as low as
10.25% apr *

Early Vacation

*Eligibility for lowest rate will be based on member's credit score, credit worthiness & ability to repay. 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



Daylight Savings Time

March 14th



*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.

ST FRANCIS FCU
March 2010

*"Where people are
more than money"*

Downtown

121 Sumner Street
Greenville, SC
Phone 864-255-1660
FAX 864-255-1699

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

Eastside

135 Commonwealth Dr, Suite 130
Greenville, SC 29615
Phone 864-675-4770
FAX 864-675-4769

HOURS

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



DISCOVER OUR CULTURE
itpays2CU Campaign
R U READY 2 WIN?



*Free Access to More Than
28,000 ATMs Nationwide*

Break the Debt Cycle

The average household debt in America is a staggering \$9,000. You may be in consumer debt trouble if you:

- Avoid creditors and bills
- Charge or use payroll advances for essential expenses
- Regularly bounce checks
- Have accounts closed by creditors
- Skip certain bills every month
- Make only minimum payments while continuing to incur charges

To break the cycle of debt, review your budget to identify expenses that can be reduced or eliminated, and explore ways to increase income. Accelerate debt payoff by immediately suspending charging, paying more than the minimum, and requesting interest rate reductions. St Francis FCU wants to help you master your money. We've partnered with BALANCE, a financial education and counseling service that can help you get your finances in order, pay down your debt, and reach your goals – all at no charge to you. Call 888-456-2227 or log on to www.balancepro.net for more information. You can also access Balance through a link on our website www.stfrancisfcu.org.

SHARE CERTIFICATE RATES

(effective 2/25/2010)

3 Months	0.80% apr	0.80% apy
6 Months	1.00% apr	1.00% apy
12 Months	1.10% apr	1.10% apy
Minimum balance of \$500 is required		
Jumbo	1.20% apr	1.21% 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

**DISCOUNT
TICKETS**



MOVIES \$ 7.50 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

Change in Terms Notice

The Credit Union has made the following change to its Funds Availability Policy.

Generally, beginning on the effective date herein your deposits of checks will be available for withdrawal two-business after the date of deposit as explained in our full Funds Availability Policy and Disclosure. Generally, this will make funds available more quickly than under our previous policy. Certain exceptions will continue to apply. You should be sure read all provisions of our Funds Availability Policy carefully in order to fully understand when funds may be available from certain deposits

These changes will be effective on February 26, 2010. You can obtain a full copy of the revised Funds Availability Policy at either of our offices; by calling us at 864-255-1660 or 864-675-4770; or at the Credit Union's website www.stfrancisfcu.org. Your acceptance and agreement to the revised terms will be shown by your continued use of any existing or new account(s) or services after the effective date.