

44th Annual Meeting

The 44th Annual Meeting of St Francis FCU will be held at 2:00 pm on Tuesday, May 24, 2011, in the Auditorium at St Francis Hospital - downtown. Members are encouraged to attend.

Business Session: The Business Session will begin at exactly 2:00 pm, so please be prompt. Refreshments will be served following the meeting.

Elections: Elections will be held to fill three (3) Board of Director positions. The Board of Directors submits the following slate of nominees and will accept nominations from the floor at the meeting. We hope to see you there.

Debbie Ridgeway, Materials Mgt
Nancy Pardue, G I Lab
Kim Wilson, Millennium Internal Medicine
Becky Carter, Clinical Informatics
Kellie Anderson, Physician Services
Allison McNeely, Human Resources

The Credit Union office will close at 1:30 pm the day of the meeting. Please plan transactions accordingly.



It's Back...
3.99% apr

We'll help you get → →going → → for less!

*If you missed it before....you have another chance because it's back...but hurry, special ends **April 30th**. Buy that new or used* vehicle or refinance your vehicle* loan from another financial institution and we could save you money with our special rate of **3.99% apr** for all qualified applicants. Even if your BEACON score is low due to some problem with your credit history, you might still qualify* for this low rate during our loan special, so call us today 255.1660 and let's get you going→ → for less !*

*Used vehicles 5 years old or less with < 50,000 miles

*Normal restrictions apply

*Rate subject to change without notice

*Refinance does not apply to existing loans at St Francis FCU



Holiday Closings

Good Friday

Friday, April 22 closing at 2:00

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

NOTICE: ACCOUNT VERIFICATION AUDIT

Your account statement for the period ending 3/31/2011, is enclosed. If after comparing the statement with your records you notice any discrepancy, kindly advise the Supervisory Committee Chairman directly at the address or phone number listed below. Please give full details of the discrepancy. If there are no exceptions, no reply is necessary. If there is no response from you, it will be assumed that your account is correct. Thank you for assisting with the verification of your Credit Union account.

Patty Putnam, SFFCU Supv. Comm. Chairman
1836 W. Georgia Road, Simpsonville, SC 29680

864.688.1700



SHARE CERTIFICATE RATES

(effective 3/31/2011)

3 Months	0.20% apr	0.20% apy
6 Months	0.30% apr	0.30% apy
12 Months	0.40% apr	0.40% apy

Minimum balance of \$500 is required

Jumbo	0.50% apr	0.50% apy
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Minimum balance of \$5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 3/31/2011 had an annual yield of 0.10% apr, 0.10% 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

8.99% apr



"Spring Break" Loan Special continues

Whether you are ready to do a little "spring" sprucing up around the house; go for an early "spring" vacation; do some much needed "spring" yard work; or just some "spring" cleaning of high interest credit cards or other bills, we'll help meet those "spring" needs and save you money with our "Spring Break" loan special. Get up to \$10,000 at a special rate of 8.99% apr, if you qualify*. Even if your BEACON score is low due to some problem area in your credit history, you might still qualify* for this low rate, so call or come by today!

* Normal qualifications apply

* Rate subject to change without notice

* Special rate not available for existing loans at Credit Union

DISCOUNT TICKETS

MOVIES	\$ 7.50	Reg. \$ 9.50
RIVERBANKS ZOO		
ADULT (13 +)	\$ 9.00	Reg. \$11.75
CHILD (3-12)	\$ 8.00	Reg. \$ 9.25
<i>2 & under are free</i>		
BILTMORE ESTATE		
ADULT	\$45.00	Reg. \$59.00
<i>Ages 9 & under are free with paying adult</i>		
CAROWINDS	\$31.00	Reg. \$51.99+
<i>2 & under are free</i>		
SIX FLAGS	\$33.00	Reg. \$52.99+
<i>2 & under are free</i>		
DOLLYWOOD		
ADULT	\$54.00	Reg. \$57.00
CHILD (4-11)	\$43.00	Reg. \$46.00
<i>3 & under are free</i>		



St Francis FCU is pleased to announce an exclusive Sam's Club Membership offer for our members. Receive a **\$10 Sam's Club Gift Card** when you sign up for a new Sam's Club Membership or renew an existing membership by June 30, 2011. To take advantage of this special offer, stop by the Credit Union to pick up your special savings certificate. Then take it, along with your Credit Union member identification card to the Sam's Club Service Desk, to complete your enrollment process and begin enjoying the benefits of your Sam's Club Membership.



Free Access to More Than 28,000 ATMs Nationwide

Save yourself time and money by using any one of the surcharge-free ATMs available in the Upstate area and the thousands that are available worldwide.

Just look for the Co-Op Network® logo on the ATM and your transaction will be surcharge-free.

