

**November  
2009**



**ST FRANCIS FCU**

**\$ CURRENCY TIMES \$**

### *Holiday Closings*

*Veterans Day  
Wednesday, November 11*

*Thanksgiving Holidays  
Thursday, November 26  
Closing at 2:00 pm Friday, Nov 27*

*Membership Christmas Party  
Closing at 1:00 pm Tuesday, Dec 8*

*Christmas Holidays  
Closing at 2:00 pm Thursday, Dec 24  
Friday, December 25*

*New Year's Day  
January 1, 2010*

## **Refer A Friend & Win**



### **Share the gift of membership**

When you refer a friend or family members, and they open a qualifying account, we will enter you and the new member into a drawing for a chance to win our next quarterly prize\*.

For the period Oct 1— Dec 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.



**5.99% apr**  
(2005 & up)

**7.99% apr**  
(2001—2004)

### ***Used Car Loans..... New Car Rates Purchase or Refinance\****

*At St Francis FCU you can get the same low rates and terms on New or Used car loans 2005 & up. You can also get a special low rate for vehicles 2001—2004, as well.*

*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 these special rates, when you refinance your vehicle from another financial institution or car finance company!*

Car/Vehicle also includes Boats & RVs  
Rates subject to change without notice

### **SANTA'S COMING SOON!**

**Get ready early with our  
"Early Christmas Special"**



**\$2,500  
9.99% apr  
up to 24 months**

Rates subject to change without notice

#### **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

#### **DOLLYWOOD**

**ADULT \$49.00 Reg. \$53.50+**

**CHILD \$38.00 Reg. \$42.35+**

### SHARE/ CERTIFICATE RATES

(effective 10/30/2009)

3 Months	0.60% apr	0.60% apy
6 Months	0.75% apr	0.75% apy
12 Months	1.00% apr	1.00% apy

Minimum balance of \$ 500 is required

Jumbo	1.25% apr	1.26% apy
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Minimum balance of \$ 5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 9/30/2009 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



Fall is in the air.....

So maybe you're thinking it's time to fix-up around the house with a new heating system? new windows? new roof? How about a new wardrobe? new furniture? new landscaping? Maybe you just want to consolidate all those high interest credit cards into one easy, affordable payment? Call us today for more details on our

**Fall Loan Special**

**\$15,000**

**11.49% apr up to 60 months**

Rates subject to change without notice

### *Christmas Club Paid Out*

*Christmas Club accounts were transferred and became available November 1.*

*Be sure to sign up for the new Christmas Club year that will begin with the first payroll deposit in November.*



**Tired of having to shred those statements? Sign up today for eStatements and never have to shred again. Just go to our website [www.stfrancisfcu.org](http://www.stfrancisfcu.org) and click on the link. Then you will receive your statements electronically & help us GO GREEN!**



**DISCOVER OUR CULTURE**  
itpays2CU Campaign  
**R U READY 2 WIN?**  
[www.itpays2CU.org](http://www.itpays2CU.org)



### NOTICE

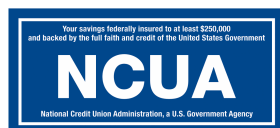
St Francis FCU does not process incoming or outgoing wires. Incoming wires will be returned.

**DOWNTOWN**  
121 Summer Street  
Greenville, SC 29601  
Phone 864-255-1660  
Fax 864-255-1699

**HOURS**  
Mon, Tues, Thurs 9:00 - 4:00  
Wednesday 9:00 - 4:00  
Friday 9:00 - 5:00  
\*Drive thru opens daily at 8:30

## ST FRANCIS FCU

*"Where people are more than money"*



**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