

October  
2009



ST FRANCIS FCU

\$ CURRENCY TIMES \$



## 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.



Fall & Football are 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? Or how about a new wardrobe? new furniture? new landscaping? Or 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

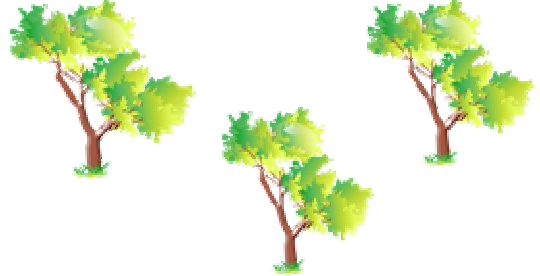
## \$15,000

11.49% apr up to 60 months

Rates subject to change without notice



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 save those beautiful trees!



### Holiday Closings

*Columbus Day  
Monday, October 12*

*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*

# ST FRANCIS FCU



*"Where people are more than money"*



<b>Downtown</b> 121 Summer Street Greenville, SC Phone 864-255-1660 FAX 864-255-1699	<b>Eastside</b> 135 Commonwealth Dr, Suite 130 Greenville, SC 29615 Phone 864-675-4770 FAX 864-675-4769
<b>HOURS</b> Mon, Tues, Thurs 9:00 - 4:00 Wednesday 9:00 - 3:00 Friday 9:00 - 5:00 *Drive thru opens daily at 8:30	<b>HOURS</b> Monday, Wednesday, Friday 9:00 - 3:00 Closed for lunch 12:00 - 12:30

## 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

### Christmas Club Pay Out

*Christmas Club accounts will be transferred effective November 1. Be sure to sign up for the new Christmas Club year that will begin with the first payroll deposit in November.*

### SHARE/ CERTIFICATE RATES

(effective 9/30/2009)

3 Months	0.75% apr	0.75% apy
6 Months	1.00% apr	1.01% apy
12 Months	1.25% apr	1.26% apy

Minimum balance of \$ 500 is required

Jumbo	1.50% apr	1.51% 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



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

### 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+**



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



*Be sure to see us first!*

*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*

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

**7.99% apr**  
(2001—2004)