



CURRENCY TIMES



ST FRANCIS FCU
2010



SHARE CERTIFICATE RATES

(effective 4/30/2010)

3 Months 0.50% apr 0.50% apy

6 Months 0.65% apr 0.65% apy

12 Months 0.85% apr 0.85% apy

Minimum balance of \$500 is required

Jumbo 1.00% apr 1.00% apy

Minimum balance of \$5,000 is required

The rate paid on Master & Special Share Accounts for the period ending 6/30/2010 had an annual yield of .35% apr, .35% 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

Drive away with our Deal & Save 1%
Are ready to purchase that new "ride" * ?
Want to refinance that high interest bank or dealer car loan* ? Come see us today and we'll discount your qualifying rate by 1%.

**New/Used Cars 5 years and under, Car/Vehicle also includes Boats and RVs*

Rates subject to change without notice

Current loans at St Francis FCU do not qualify for "refinance"

\$150 CASH

Holiday Closing
Labor Day
September 6



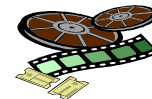
Refer Your Family & Friends & Win

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 (7/1 through 9/30).

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's drawing.

DISCOUNT TICKETS



MOVIES	\$ 7.50	Reg. \$ 9.50 +
RIVERBANKS ZOO		
ADULT (13 +)	\$ 8.00	Reg. \$ 9.75
CHILD (3-12)	\$ 6.50	Reg. \$ 7.25
<i>2 & under are free</i>		
BILTMORE ESTATE		
ADULT	\$40.00	Reg. \$55.00+
YOUTH (10-16)	\$20.00	Reg. \$27.50+
<i>Ages 9 & under are free with paying adult</i>		
CAROWINDS	\$30.00	Reg. \$49.99
<i>2 & under are free</i>		
SIX FLAGS	\$28.00	Reg. \$44.99
<i>2 & under are free</i>		
DOLLYWOOD		
ADULT	\$53.00	Reg. \$55.90
CHILD (4-11)	\$42.00	Reg. \$44.70
<i>3 & under are free</i>		

ST FRANCIS FCU

Downtown

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

Hours

Mon, Tues, Thurs & Fri
9:00 - 5:00

Drive thru opens daily at 8:30

Both Offices are closed all day on Wednesdays

www.stfrancisfcu.org

Eastside

135 Commonwealth Dr, Ste 130
Greenville, SC 29615
Phone 864-675-4770
Fax 864-675-4769

Hours

Mon, Tues, Thurs & Fri
11:00 - 2:00

"Where people are more than money"



Free Access to More Than
28,000 ATMs Nationwide



September 2010

SOUTH CAROLINA CREDIT UNIONS



www.itpays2CU.org

DISCOVER OUR CULTURE
itpays2CU Campaign

R U READY 2 WIN?



How to Manage your Finances in a Slow Economy

In periods of economic decline many people find themselves squeezed from both sides – facing both rising prices and a loss of income. Reports in the media and your own circumstances may have you worried about how you are going to pay your bills. While you may not have control over the economy you do have control over the actions that you take to prepare for possible financial difficulties.

Rising prices

When gasoline prices rise everyone who drives a car is affected. Changing driving habits could save you hundreds of dollars a year. Consider if you can take public transportation to work or carpool, even if it is only once or twice a week. If you cannot carpool to work see if you can carpool with a neighbor to do errands, or try to do errands after work, as opposed to making multiple trips. For places that are close to home, walk or ride a bike, instead of driving a car.

Gasoline is not the only cost that rises. You may find that you are paying more for such things as clothing and food too. Try shopping with a list when at the supermarket, to prevent impulse buys. Try also avoiding such things as organic foods (which, while good for the environment, usually cost more), desserts, frozen foods, and expensive meats. Whatever you buy, you will save money by purchasing goods on sale. If it is hard for you to cut back on essential costs, like grocery purchases and gasoline, consider cutting back on spending that is more discretionary, like dining out and snack purchases. Try also to avoid taking on expensive obligations that you may not be able to pay, like a new house or car.

Declining wages

Many people find themselves in a position where the overtime they were previously given or their regular hours are cut at the same time they are trying to pay higher bills. If your hours have been reduced try searching for a part-time job to supplement your income. If you own your own home, and have the space, renting out a bedroom is a good way to supplement income as well.

Self-employed people and people that get paid on commission often suffer the most during a sluggish economy, since their income is completely dependent on the business that they do. If your income varies try to put aside money during the months you do well to help you pay for expenses during slow months. If you are struggling seek out advice. For example, your local Chamber of Commerce or trade organization may offer events where you can talk to people in the same field with more experience. Ultimately, if your business is not profitable consider closing it or scaling back, to find a job with an employer. Likewise, if you get paid on commission and are earning little consider looking for part-time job, to provide a steady source of income, or a non-commission job.

Paying bills

If you are worried about paying your bills there is help available. As a benefit of your St Francis FCU membership you have access to free personal financial counseling through BALANCE. They can help you create a budget and give suggestions as to what you can change to make paying your bills easier. They can discuss different options for handling your debt. To speak to a counselor call BALANCE at 888-456-2227. You can also go to the BALANCE link on our website: www.stfrancisfcu.org and look for other financial education opportunities.