



Suburban **HAPPENINGS** Federal Credit Union

5310 Elmer Drive Toledo, Ohio 43615 419-531-9683

April, 2007

WHAT DO YOU THINK?

Everyone at the Suburban Federal Credit Union - - your credit union - - wants to make sure we are doing our best to meet all of your needs.

Recently we've been wondering if we are as easy to reach as you need. Are our hours convenient? Should we make a change?

So we want you to tell us what you think! You'll find our current hours listed in the second column. In the third column you can indicate if you think we should have Saturday hours, and, if so, where you think we should shorten our hours so we can open on Saturdays.

Here are the Suburban FCU's current hours of operation:

Monday	10 a.m. to 6 p.m.
Tuesday	10 a.m. to 5 p.m.
Wednesday	10 a.m. to 5 p.m.
Thursday	10 a.m. to 7 p.m.
Friday	10 a.m. to 6 p.m.

(Drop off your opinion in our office, or mail it to us.) We'll review all viewpoints and decide how best to serve you. Be sure to include any other comments or ideas you have, now.....or any time!

What should the Suburban FCU hours be?

Don't change a thing. They are fine as they are now.

I would like the credit union open on Saturdays from 9 a.m. to noon.

To accommodate Saturday hours, the credit union would have to shorten operating hours one day during the week.

Do you suggest:

Morning

Afternoon

Which day of the week:

M T W T F

Get a loan!

Share Secured
4.25% APR

Signature Loans:

(Credit score over 600)

Under \$500

12.00% APR

\$501 to \$4,000

13.50% APR

(Credit score under 600)

Under \$500

12.25% APR

\$501 to \$4,000

13.75% APR

(Contact the Suburban Federal Credit Union for more information regarding fees and terms. Rates are subject to change daily.)

ONLY ONCE EACH YEAR...

...DO YOU HAVE THE CHANCE!

**THIS YEAR YOU CAN DO IT
ONLY ON SUNDAY, JULY 8!!**

The Suburban Federal Credit Union Annual Meeting will be on Sunday, July 8 at 2 p.m. at the O'Grady Center at Little Flower Church! Mark your calendar now and plan to join the fun.

Join your family, friends and fellow Suburban FCU members at the 2007 Annual Meeting. Come for the food and prizes, stay for the fun and fellowship.

Nominees sought for board of directors

In 2006 your Suburban Federal Credit Union took exciting new steps: changing the credit union's name; introducing a new logo; celebrating our remarkable 50th anniversary; launching online banking.

What is going to happen next? Where will the credit union be in two, five or 10 years from now?

You can help make those decisions, if

you serve on the board of directors. The first step in that process is to complete the nomination request below.

You work with great people on a fantastic cause: the financial well being of yourself, your family and your fellow credit union members.

Use your talents. Help others. Consider serving on the board!

Complete and return this form to the credit union by Friday, June 27, 2007

Please enter me as a candidate for election to the Suburban FCU Board of Directors

Name _____

Signature _____

Important note about online banking

In order to provide the highest level of security for your accounts, our online banking program now requires dual authentication. Here's how it works.

The next time you sign in you will be asked five questions, which you must answer. For example, it may ask, What is the name of your favorite pet? Answer the questions and keep your personal answers available.

The following times you sign in you will be asked one of these five questions, which you must answer exactly as you did before. The individual questions are selected randomly from the five questions you were previously asked.

Just take a couple minutes to set this up the next time you go online, and you can feel good knowing your accounts are carefully protected.

Suburban Federal Credit Union
5310 Elmer Drive
Toledo, Ohio 43615

Spring into gear *with a car loan from your* **Suburban Federal Credit Union!** **New car loans**

(Credit Score over 600)

Up to 48 months:
5.00% APR

48 to 72 months
5.25% APR

(Credit Score under 600)

Up to 48 months:
5.25% APR

48 to 72 months
5.50% APR

Used car loans

(Credit Score over 600)

2004-2006 vehicle for 60 months:
5.75% APR

2000-2003 vehicle for 54 months:
6.75% APR

1997 - 1999 vehicle for 48 months:
7% APR

1996 or older vehicle for 36 months:
8% APR

*(Credit Score under 600, add .25%
to these used car rates)*

(Contact Credit Union employees for more information regarding fees and terms. Rates are subject to change daily.)

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