



SUBURBAN FCU HAPPENINGS

June 2011



Faith Based, Family Friendly



Thinking About Taking A Vacation?

Suburban FCU understands the financial hardships everyone is having. We know many members would like to take a vacation but can't find the money to do so. Suburban FCU has the solution. We are offering vacation loans at a low interest rate and you can borrow up to \$1,500. For information, stop in and talk with one of our member representatives or call (419)-531-9683.



Now Offering Rave Motion Movie Tickets!

Suburban FCU is now selling movie tickets for Rave Motion Pictures. Purchase your ticket today for \$7.50 and save \$2.25!

Valid for admission to any standard feature presentation at any Rave Motion Picture theatre. No distributor restrictions. No expiration date.

Tickets are valid at:

Maumee, Fallen Timbers 14,
Perrysburg, Levis Commons 12, and
Toledo, Franklin Park 16

*You may also visit www.ravemotionpictures.com for valid locations.

Looking to purchase a new home or refinance your current home loan?

Over the winter months, interest rates started to rise and it appeared that the record lows we experienced in 2010 were gone. However, over the last few weeks we have seen rates drop near those low levels again. If you missed the opportunity to refinance last year, do not hesitate to take action now. The credit union has several fixed rate options and terms available. If you have been in your mortgage for some time, a 20 or 15 year term could be a great choice. A lower term often carries with it an even lower interest rate and in many cases homeowners are able to reduce the number of years on their mortgage, while keeping their monthly payments relatively the same. Even though we are experiencing what appears to be another round of low rates, it is almost impossible to predict how long they will stay here. So if you have questions about what is available for your current home loan or about purchasing a new home, contact the credit union today.



Products & Services

Share Accounts (Savings)
Share Certificates (CD's)
Christmas Club Accounts
Share Draft Accounts (Checking)
ATM/Debit Cards
Direct Deposit
On-Line Banking
Wire Transfers

E-Statements
Cashier Checks
Pre-Paid Visa Gift Cards
Free Notary
Signature Loans
Share Secured Loans
First Mortgages
Home Equity Loans

New & Used Vehicle Loan
New & Used Boat Loan
New & Used Motorcycle Loan
New & Used Recreational Loan
New & Used RV & Camper Loan
Credit Builder Loan
Holiday Loan
Vacation Loan

5310 Elmer Dr. Toledo, OH 43615
Phone: 419-531-9683 Fax: 419-531-5370
Website: www.suburbanfcu.com

Hours:
Monday - Thursday 9:00 a.m. - 5:00 p.m.
Friday 9:00 a.m. - 6:00 p.m.

Loan Rates

New Car Loan
Used Car Loan
Signature Loan
Share Secured Loan
Vacation & Holiday Loan
Credit Builder Loan

As low as 2.98%
As low as 3.50%
As low as 9.00%
5.00%
9.00%
6.00%



Rates are subject to change daily. Contact a credit union employee for more information regarding fees and terms.

Suburban Federal Credit Union has money to lend! Suburban FCU will match rates, except 0%.
Stop in at 5310 Elmer Dr. or call 419-531-9683 to find out what you need to apply.

Credit Unions vs. Banks What's the Difference?

Depositors - Credit Unions depositors are called "members." Each member holds an equal share of ownership in the credit union regardless of the size of their account. **Banks** can serve everyone in the general public, and their customers have no ownership in the institution.

Structure - Credit Unions are not-for-profit, meaning they are in business primarily to serve their members. Any excess earnings after reserve requirements are met are used to offer interest on savings or to develop new products and services.

Banks are for-profit, meaning their primary purpose is to generate profits for their investors/stockholders. Only investors get a share of the profits.

Governance - Credit Unions are democratically controlled, meaning credit unions' boards are unpaid volunteers elected by and from the membership. Each member has one vote in electing board members, and can also run for the election to the board. **At Banks**, only the investors or stockholders have voting privileges. Customers don't have voting rights, cannot be elected to the board, and have no say whatsoever in how the bank is operated. Bank directors are paid.

Earnings - Credit Unions return earnings to members through higher savings rates and lower loan rates, as well as, by assessing fewer and lower fees. **Banks** are profit-driven and distribute that profit among the bank's shareholders. These shareholders may or may not be customers of the bank.

Stressed about paying for College?

NOW YOU CAN PAY FOR COLLEGE THE SMART WAY
Sallie Mae Smart Option Student Loan™

Now you can pay for college the smart way with the Smart Option Student Loan from Suburban FCU and Sallie Mae. You can save or enjoy repayment flexibility by choosing one of the three options. Apply today by visiting salliemae.com/smartoption/suburbanfcu. You may also visit our website, www.suburbanfcu.com and click on the Sallie Mae tile link.



Toledo Zoo Tickets are
Available at Suburban FCU



Suburban FCU offers discounted tickets for the Toledo Zoo. The tickets are good for on general day admission and are good through October 31, 2011. Purchase your tickets in advance with us, and save \$2.00!

Adult - Ages 12-59 \$9.00
Child or Senior - Ages 2-11/Over 60 \$6.00

Suburban Federal Credit Union
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Toledo, Ohio 43615

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