



SUBURBAN FCU HAPPENINGS

March 2011



Faith Based, Family Friendly



Debit Card Transaction Verification

Debit card holders may receive phone calls from 1-888-918-7313. This telephone number is for PSCU and is a legitimate number. PSCU is our fraud department for our debit cards. They may call to verify purchase(s) made with your debit card.

Our Lobby is now OPEN!

Thank you for your cooperation and patience during renovations to the lobby. We would like to take this time to welcome you back in! Next to the door is an intercom. Press the button and we will let you in. We hope this will provide more safety to our members and staff.

Is now a good time to buy a home?

Yes! Now is actually a great time to buy a home, prices are low and interest rates are still very reasonable. On the news we are bombarded with reports that banks are not lending money. That's not necessarily true for most borrowers. (cressraeciethfat) If you have decent credit, a little money down, and in some cases no money down for first-time homebuyer's, you should have no problem getting a mortgage. It is absolutely true that mortgage lending has changed but it is still relatively easy if you are working with the right lender. Contact the credit union for a free pre-approval; even if you are not sure you can qualify we can help get you in the right direction.

Word Scramble

There are three words scrambled throughout the newsletter. Locate and unscramble them to form three credit union terms. Mail in your answers with your name and address and you will be entered into a drawing to receive a \$10.00 deposit in your account.

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	As low as 5.00%
Used Car Loan	As low as 5.25%
Signature Loan	As low as 9.00%
Share Secured Loan	5.00%
Vacation & Holiday Loan	9.00%
Credit Builder Loan	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.

Get Pre-Approved!

In the market for a loan, but not sure what you can afford? Suburban FCU can get you pre-approved for any type of loan you might want. Simply give us a call and we will work with you to get the payment that fits your budget.

Top 5 Reasons Credit Unions are Different

- 5. Credit unions can help you make better financial choices.** Whether it's individual coaching or more financial educational seminars, we want you to understand your financial options and achieve your goals.
- 4. People, not profits, are the No. 1 priority.** Unlike banks (onsla) that are profit-driven, credit unions are not-for-profit.
- 3. You pay lower interest on loans and earn higher dividends on deposits.**
- 2. Your money is protected.** We insure your deposits through the Federal Government for \$250,000.
- 1. YOU BELONG!.** You're a member not just another customer.

Save the Date!

Annual Meeting

When: Sunday, May 22, 2011
Where: O'Grady Community Center
at Little Flower Church
Time: 1:30 - 3:30 P.M.

Membership Drive

Member Referral

Your Name: _____
Account Number: _____
New Member Name: _____
Address: _____
Phone: _____

Pass this flyer along to a family member to present when they come in and join Suburban FCU. All referral flyers will be entered into a drawing for a \$100.00 Visa Gift Card.

We will run this promotion from March 1, 2011 to May 31, 2011 and we will award the prize on June 1, 2011.

Present this flyer when opening your new account. We will deposit the \$5.00 to open the account. You must meet eligibility requirements.

Just a Reminder...All members of your family are eligible to join! (ndvisdeid)

Authorization _____
Date _____

Suburban Federal Credit Union
5310 Elmer Drive
Toledo, Ohio 43615

PRSR STD
US POSTAGE PAID
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PERMIT 255

ADDRESS SERVICE REQUESTED