



SUBURBAN Federal Credit Union

HAPPENINGS

March 2012



Faith Based, Family Friendly



Postage Stamps



In need of postage stamps? As a service to our members, Suburban FCU sells postage stamps. We sell them in increments of just one or by the book. Stop by the credit union to purchase your stamps.

Looking for a Way to Promote Your Business?

Suburban FCU would like to offer our members that have a business, an opportunity to advertise in our quarterly newsletter. If you are interested, please call our office at 419-531-9683 for more details.



Have You Moved?



To provide better service to you and to protect your banking information, make sure we have your most up to date address on file along with a current phone number.



Save the Date



We invite you to attend the Annual Meeting on April 22, 2012 from 12:30-2:30 pm in the O'Grady Community Center at Little Flower Church.

It's FREE and exclusively for our members. We will hold a brief meeting and the results of the election to the Board of Directors will be announced, along with a review of 2011.

Following the meeting, we will have a nice luncheon and door prizes will be raffled.

Please join us for fun and fellowship!

Volunteer for Board Of Directors!

The Board of Directors is comprised of members like you, elected to their positions by the members. If you wish to run for a position on the Board, the requirements are:

1. Must be a member in good standing.
2. Cannot be a spouse or member of any financial institution in direct competition with Suburban FCU.
3. Cannot be a spouse or member of the same household or an employee of Suburban FCU.
4. Resumes for consideration must be received by April 6, 2012. Resumes must include work and home phone numbers.

Reserve Your Seats Today!

We recommend that you reserve your seat for the annual meeting by calling Suburban FCU at (419) 531-9683 or fill out the coupon below and mail it to Suburban FCU.

Reserve your Seat!

Name of Attendees: _____

Phone Number: _____

Products & Services

Share Accounts (Savings)
 Share Certificates (CD's)
 Christmas Club Accounts
 Share Draft Accounts (Checking)
 ATM/Debit Cards
 Direct Deposit
 Home 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 2.98%
Used Car Loan	As low as 3.50%
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.

Membership Drive

Member Referral

Your Name: _____

Account Number: _____

New Member Name: _____

Address: _____

Phone: _____

Present this flyer when opening your new account.

We will deposit the \$5.00 to open the account.

You must meet eligibility requirements.

Authorization _____

Date _____

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

This promotion will run from March 1, 2012 to May 31, 2012 and we will award the prize on June 1, 2012.

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

See a Movie On Us!



Looking to see a good movie? Get pre-approved **and** finance the vehicle loan with Suburban FCU in the month of March and the credit union will give you 2 free movie tickets. All loan documents must be signed by March 31, 2012 to receive this offer. This offer is not good for existing Suburban FCU loans.

GAP Insurance

Guaranteed Asset Protection (GAP) insurance can provide valuable protection during the early years of your car's life if you have a loan.

If a loss occurs, GAP insurance will pay the difference between the actual cash value of the vehicle and the current outstanding balance on your loan. GAP insurance protects your vehicle loan. Sometimes it will pay your regular deductible.

If your vehicle has been totaled by an accident, theft, fire, flood, tornado, vandalism, or hurricanes your insurance company typically pays the actual cash value. That may be less than its actual retail value. It is often considerably less than the actual amount you still owe on your loan.

The amount between your insurance deductible and the loss from this financial shortfall is the "gap" you can be left owing.



We offer two types of GAP insurance:
GAP for \$190.00
Gap Plus for \$230.00



Features of GAP and GAP Plus:

- 90-day free look - you may cancel your protection within 90 days of your enrollment date and receive a full refund and no cancellation fee.
- Skipped payments - protection includes skip-a-payment or delinquent-payment features for the life of the financial agreement.
- Available on loans - protects new and used vehicles.
- Primary vehicle insurance deductible - pays up to \$1,000 of your vehicle insurance deductible.

The difference between GAP and GAP Plus is GAP Plus includes \$1,000 toward your down payment on a replacement vehicle when financed by our credit union within 60 days of your primary insurance company issuing a settlement check.

Spring Vehicle Special

In need of a new vehicle but you don't want to waste your income tax on purchasing one? Suburban Federal Credit Union has the solution. Finance a vehicle loan with us in the months of April and May, we will defer the first three payments to the end of the loan. That's 90 days with NO PAYMENT!. 90 days without a payment will allow you to get caught up on bills or allow you to save incase of an emergency. This applies to all new and used vehicles and motorcycles too. Spring in for this awesome deal while the rates are low.

***Loan rates are determined by the year of the vehicle, personal credit history and term of the loan. All rates and promotions are subject to change without notice. Credit life and disability insurance is available to members at a minimal cost. This offer will end April 30, 2012 and is not good for existing Suburban FCU loans.

**Suburban Federal Credit Union
5310 Elmer Drive
Toledo, Ohio 43615**

**PRSR STD
US POSTAGE PAID
TOLEDO OH
PERMIT 255**

ADDRESS SERVICE REQUESTED