



Suburban

FederalCreditUnion

H A P P E N I N G S

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

September, 2009

Faith Based and Family Friendly!

Suburban Federal Credit Union Mission Statement:

We shall strive to exceed our members expectation in all areas of operation by making them feel welcomed, comfortable and secure in the knowledge that they can expect the highest level of quality and service from all of us at all times.

What is a Credit Union?

Credit unions are financial institutions formed by an organized group of people with a common bond. Members of credit unions pool their assets to provide loans and other financial services to each other.

Credit unions differ from other banks in several ways:

Credit Unions

Not-for-profit cooperatives
Owned by **members**
Operated by **volunteer** boards

Other Financial Institution

Owned by outside **stockholders**
Owned by outside **stockholders**
Controlled by **paid** boards

These factors allow credit unions to pay dividends to their members (not shareholders) and offer them lower loan rates, higher savings rates and fewer service fees.



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Loan Rate Comparison

	Suburban FCU	Toledo Metro	AP Federal	Directions	Champion
New Car Loan	As low as 5.00%	As low as 5.99%	As low as 6.49%	As low as 5.87%	As low as 6.00%
Used Car Loan	As low as 5.75%	As low as 5.99%	As low as 6.49%	As low as 5.87%	As low as 6.00%
Signature Loan	As low as 13.00%	As low as 8.00%	As low as 8.50%	As low as 8.50%	As low as 9.99%
Shared Secured Loan	5.25%	6.50%	5.99%	5.20%	6.00%

Share Certificate Rate Comparison

	Suburban FCU	Toledo Metro	AP Federal	Directions	Champion
6 Month Certificate	APR 2.00%	APR 1.09%	APR 1.40%	APR 0.70%	APR 1.24%
12 Month Certificate	APR 2.25%	APR 1.54%	APR 2.00%	IRA/Roth	APR 1.49%

Checking & Savings Rate Comparison

	Suburban FCU	Toledo Metro	AP Federal	Directions	Champion
Checking Account	0.25%	0.00%	0.15%	0.20%	0.25%
Savings Account	0.75%	0.20%	0.25%	0.20%	0.50%

Savings Account

Our savings account is a great way to start saving for the future. It has a dividend rate of .75%, paid quarterly, on a minimum balance of \$50.00. Members may be eligible for an ATM card for their savings account. The ATM card is a handy way for our members to withdraw money at an ATM machine when the credit union is closed.

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Checking Account

Our checking account is a smart way to manage your money. It has a dividend rate of .25%, paid monthly, on a minimum balance of \$200.00. A VISA debit card is available for eligible members. The debit card is a convenient way for our members to debit their account without having the hassle of writing a check. The debit card may also be used at an ATM machine to withdraw from either savings or checking.

Help Us, Help Others!

Suburban Federal Credit Union is holding a food drive. Please bring in nonperishable items to help our neighbors out. The food drive will run October 1, 2009 to December 21, 2009. Lets make their Thanksgiving and Christmas one to remember!



We might be small, but we have it all!



Do you wish you could make improvements on your house, purchase a new house, or take a vacation? Well, we may be able to help you. We offer **mortgage loans, auto loans, signature loans, and more!**



To apply or find out more information call or visit the credit union and speak to our staff.



Suburban Federal Credit Union
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Toledo, Ohio 43615

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US POSTAGE PAID
TOLEDO OH
PERMIT 255

ADDRESS SERVICE REQUESTED