



SUBURBAN FCU HAPPENINGS

Summer 2012



Faith Based, Family Friendly



Groceries On Us!



Get pre-approved **and** finance a **new** vehicle loan with Suburban FCU in the months of May through July and the credit union will give you a free Kroger gift card. If you finance \$5,000 or more you will receive a \$50.00 Kroger gift card and under \$5,000 will receive a \$25.00 Kroger gift card. All loan documents must be signed by July 31, 2012 to receive this offer. This offer is not good for existing Suburban FCU loans. You must maintain the loan with us for 24 months. If the loan is paid off before the 24 month period, we will add the amount of the gift card to the balance of the loan.

Looking for a Lower Interest Rate on Your Current Auto Loan?

Do you have an existing auto loan with another financial institution? Refinance your auto loan with Suburban FCU and we will give you a quarter percent off the interest rate you are currently paying.

E-Statements

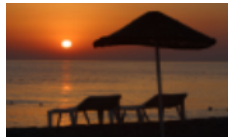
Suburban FCU is now offering e-statements. If you would like to stop receiving a paper statement, contact a Suburban FCU member representative.

Looking for a Lower Interest Rate on a Loan!

Suburban FCU will lower your interest rate by .25% if you have an automatic withdrawal from another financial institution or direct deposit to Suburban FCU, and auto pay your loan with us. This offer does not apply to existing Suburban FCU loans.

Thinking About Taking a Vacation or Remodeling Your Home?

Suburban FCU understands the financial hardships everyone is having. We know many members would like to take a vacation or remodel their home but can't find the money to do so. Suburban FCU has the solution. We are offering a vacation and remodeling loan at a low interest rate of 9%. You can borrow up to \$2,000 with a term of 12-15 months. Stop in or call (419)-531-9683 for more information.



Get Yours FREE!



Did you know you can receive a **FREE** credit report from all three major credit bureaus? It's quick and easy. Although you don't get your credit score, you can obtain your free credit report once every 12 months. To obtain your credit reports, go to this web address:

www.annualcreditreport.com

AnnualCreditReport.com is the official site to help consumers obtain their credit reports.

Holiday Closings

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

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/Tuition Loan

5310 Elmer Dr. Toledo, OH 43615

Phone: 419-531-9683 Fax: 419-531-5370

Website: www.suburbanfcu.com

Hours:

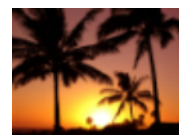
Monday - Thursday 9:00 a.m. - 5:00 p.m.

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.

Avoid Being Skimmed!

ATM fraud is on the rise with the invention of smaller computing devices. Skimming occurs when an undetectable device is planted on an ATM machine. Most skimming devices are accompanied by a hidden camera to record a customer inputting their PIN number into the ATM keypad. Criminals use skimming devices to download your personal account information and encode it onto blank cards. The cards are then used to make withdrawals from the victims' account at other ATMs. Below are tips to help you avoid becoming a victim

1. Inspect the ATM, gas pump or credit card reader before using it. Be suspicious if you see anything loose, crooked, or damaged or if you see scratches or adhesive/tape residue.
2. When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.
3. Be careful of ATMs in tourist areas - they are the popular target of skimmers.
4. If your card isn't returned after the transaction or after hitting "cancel," immediately contact your financial institution that issued the card.

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.

Toledo Zoo Tickets Are Available

Suburban FCU offers discounted tickets for the Toledo Zoo. The tickets are good for on general day admission and are good through October 31, 2012. Purchase your tickets in advance with us, and save \$3.00!

Adult - Ages 12-59 \$11.00
Child or Senior - Ages 2-11/Over 60 \$8.00



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.

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.

Support Our Business Owners

Premier
Builders and Property Maintenance, LLC

- Roofing
- Bathrooms
- Kitchens
- Remodeling
- New Construction
- Replacement Windows
- Basement finishing

Licensed and Insured Tradesmen

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P: 419.779.7313
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chris@nwohomebuilders.com
www.nwohomebuilders.com
PO Box 351012
Toledo, Oh 43635

QUALITY SERVICE FROM THE GROUND UP.

- Commercial & residential
- Mowing, edging, trimming, blowing
- De-thatching
- Core aeration
- Seeding / over-seeding
- Fertilization / weed control
- Mulch
- Spring & fall clean-up
- Shrub & small tree trimming
- Power washing
- Seasonal lighting
- Snow plowing
- Salting
- Sidewalk shoveling & salting

shordt's
LAWN & LANDSCAPE

Jonathan Shordt
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Toledo, Ohio 43615

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