



# SUBURBAN FCU HAPPENINGS

## Winter Newsletter



*Faith Based, Family Friendly*



### New or Used Vehicle Loan Program

Finance a new loan during the months of January, February or March and we will give you a gift card in the amount of 1% of the loan. 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. \*\*\* Excludes all loans with a term of 24 months or less.

### Skip-A-Pay

Skip-A-Pay frees up extra cash when you may need it the most.

Suburban FCU now offers an option to skip a payment on your auto, signature, and share secured loans.

To qualify:

- You must be current on your loan(s) prior to the month of the Skip-A-Pay.
- There is a \$40.00 fee for each loan payment you skip.
- The Skip-A-Pay program does not include Mortgage loans.
- Your loan must be established for six (6) months.
- You may choose to skip-a-pay in January, February, or March.
- You can skip-a-pay one (1) payment per loan in a year.

\*\* When taking advantage of this offer, Suburban FCU will shift your deferred payment to the end of your payment schedule, extending the maturity date by one month. Interest will continue to accrue on the unpaid balance(s) of your loan(s) during the deferment period.\*\*

### Need Help Building Your Credit?

Suburban FCU offers a Credit Builder Loan. The loan is for \$1,000.00 at a 6% interest rate. The term of the loan will be 12 months, which will have an approximate payment of \$86.00.

We will not only help you build your credit, but when your loan is paid in full, we will give you the \$1,000 back. If you have any questions regarding the credit builder loan, please contact our office at 419-531-9683.

### Congratulations!

Suburban FCU would like to take the time to congratulate Mary Bishop for winning 4 tickets to the Lights Before Christmas for the drawing at the Little Flower Men's Club Feather Party. We also want to congratulate Diane Gasiorowski for winning 4 Lights Before Christmas tickets for the drawing for the Food Drive. Thank You to all who participated.

### Winter Vehicle Special

Looking to purchase a new vehicle? Suburban Federal Credit Union has the solution. Finance a vehicle loan with us in the months of January, February, or March, 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. Stop in now 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 March 31, 2013 and is not good for existing Suburban FCU loans.

### Membership Drive

#### Member Referral

Your Name: \_\_\_\_\_  
 Account Number: \_\_\_\_\_  
 New Member Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_

Pass this flyer along to a family member or fellow parishioner, to present when they come in and join Suburban FCU. All referral flyers will be entered into a \$50.00 Gift Card drawing.

Present this flyer when opening your new account.

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

You must meet eligibility requirements.

This promotion will run from January 1, 2013 to March 31, 2013 and we will award the prize on April 1, 2013.

Authorization \_\_\_\_\_  
 Date \_\_\_\_\_

Just a Reminder....All members of your family are

### Night Depository

Suburban FCU has a night depository located on the door at the rear of the building. If you are unable to make it during our business hours, place your deposit in the night depository and we will be glad to process your transaction on the next business day.

### Holiday Closings

**Martin Luther King Jr. Day**  
 Monday, January 21

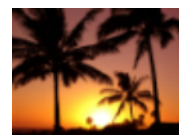
**Presidents' Day**  
 Monday, February 18

**Good Friday**  
 close at 12:00 p.m.  
 Friday, March 29

# 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.

## Support Our Business Owners

## Products & Services

- |                                 |                          |                              |
|---------------------------------|--------------------------|------------------------------|
| Share Accounts (Savings)        | E-Statements             | New & Used Vehicle Loan      |
| Share Certificates (CD's)       | Cashier Checks           | New & Used Boat Loan         |
| Christmas Club Accounts         | Pre-Paid Visa Gift Cards | New & Used Motorcycle Loan   |
| Share Draft Accounts (Checking) | Free Notary              | New & Used Recreational Loan |
| ATM/Debit Cards                 | Signature Loans          | New & Used RV & Camper Loan  |
| Direct Deposit                  | Share Secured Loans      | Credit Builder Loan          |
| Home Banking                    | First Mortgages          | Holiday Loan                 |
| Wire Transfers                  | Tuition Loans            | Vacation Loan                |

5310 Elmer Dr. Toledo, OH 43615  
 Phone: 419-531-9683 Fax: 419-531-5370  
 Website: [www.suburbanfcu.com](http://www.suburbanfcu.com)

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

ADDRESS SERVICE REQUESTED

PRSRRT STD  
 US POSTAGE PAID  
 TOLEDO OH  
 PERMIT 255

Suburban Federal Credit Union  
 5310 Elmer Drive  
 Toledo, Ohio 43615