

Your Credit Union Fact Sheet
 Snowflake Mills Federal Credit Union
 928/536-7484
 OCTOBER 2010

OFFICE HOURS

MONDAY - THURSDAY
 9:00 AM to 5:00 PM

FRIDAY
 9:00 AM TO 6:00 PM

OFFICE CLOSURES

MONDAY, OCTOBER 11,
 COLUMBUS DAY

THURSDAY, NOVEMBER 11,
 VETERANS DAY

THURSDAY, NOVEMBER 25,
 THANKSGIVING DAY

FRIDAY, DECEMBER 24,
 CHRISTMAS HOLIDAY

FRIDAY, DECEMBER 31,
 NEW YEAR'S HOLIDAY

****FEE CHANGES:****

Escheat fee (accounts dormant 5 years)	\$100.00
Quick Cash Loan Application fee	30.00
Loan pmt by Credit / Debit Card	5.00

International Credit Union Day 2010

We would like to invite our members to join with us at the Credit Union on Thursday, October 21, 2010 in celebration of International Credit Union Day. Because when you come to the credit union, you're not just a customer – you're a member. It really is "your" credit union. Let us show our appreciation to you as our members, the owners of the credit union. Snacks will be served.

Your Credit Report: It Pays to Stay Informed

The official website for ordering your free reports online is www.annualcreditreport.com. Please note: This is the only official free website. Making sure you go to the right website will help you avoid unofficial sites, interested mostly in selling you something, and imposter sites that steal your personal information. If you would rather order your free reports by phone, the toll-free number is 1-877-322-8228. You may also order by mail using an order form available from the Federal Trade Commission at www.ftc.gov.

DIVIDENDS

~3rd Qtr DIVIDENDS DECLARED~

ACCOUNT BALANCE	DIVIDEND RATE	APY
.01 - \$20,000.00	.25%	.25%
\$20,000.01 - \$50,000.00	.50%	.50%
\$50,000.01 - MAXIMUM	.75%	.75%
NEW IRA'S	1.00%	1.01%
IRA'S BEFORE 2009	1.75%	1.77%
CHECKING	.10%	.10%

SHARE CERTIFICATES AVAILABLE - VARIABLE RATES

Contact a Credit Union Representative for Information on fees and charges: 928-536-7484
 Dividends on all Share Accounts are forfeited if the Account is closed before the End of the Quarter

RATES

CURRENT LOAN RATES

<u>Secured & Auto Loans</u>	As low as:
New & Used vehicles	5.90%
R.V. / Boat	9.90%
Shared Secured	3.00%
Secured	8.90%
MFG Home (No Land)	9.90%
Motor Home (15 year term)	8.90%

<u>Unsecured loans</u>	As low as:
12 months or less	10.90%
13 to 24 months	11.90%
25 to 30 months	12.90%
Credit Lines	12.90%
Ninety Day Note	15.90%
Quick Cash Loans	18.00%
Credit Cards	5.9% / 7.9%

<u>Mortgages</u> (Dollar Amounts are Limits)	As low as:
First: 25 Yrs - \$250,000	6.90%
First: 15 Yrs - Mfg Home Attached to Land	8.90%
Second: 7 to 15 Yrs - \$35,000	10.90%
Land: 15 Yrs - \$60,000	8.90%
Home Improvements: 15 Yrs - \$35,000	9.90%
Construction Loan - \$125,000	12.90%

***Rates subject to change (revised monthly)

Factually Yours