

Your Credit Union Fact Sheet
 Snowflake Mills Federal Credit Union
 928/536-7484
 APRIL 2012

RATES

CURRENT LOAN RATES

Secured & Auto Loans

	As low as:
New & Used vehicles	3.50%
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%

Personal loans

	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%
Credit Cards	7.90%
Quick Cash ln (4mo term, dir deposit req. min six mo employment, min amt \$250. Max amt \$500 App fee \$20.00)	18.00%

Mortgages (Dollar Amounts are Limits)

	As low as:
First: 25 Yrs - \$125,000	6.90%
First :MH-athd to land, 15 yrs, \$50,000	8.90%
Second: 7 to 10 Yrs - \$15,000	10.90%
Land: 10 Yrs - \$35,000	8.90%
Home Improvements: 10 Yrs - \$15,000	10.90%
Construction Loan - \$125,000	15.90%

***Rates subject to change (revised monthly)



MEMBERSHIP
 Invite the entire family

FRAUD UPDATES

We are committed to helping our members avoid the threat of identity theft and to provide resources to protect you.

SMFCU will never ask you for your personal information in an email, respond to emails asking for your password or Social Security Number. Phishing is the attempt to solicit your personal information such as your user id, your password or your Social Security number by an untrustworthy entity. You should never respond to these requests. Instead delete the message and all future phishing messages.

DIVIDENDS

~1ST 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	.50%	.50%
NEW IRA'S	.50%	.50%
IRA'S BEFORE 2009	.75%	.75%
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.

**DIRECT DEPOSIT INFORMATION
 FOR YOUR TAX REFUND:**

CU Rting # 322173084

OFFICE HOURS

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

9:00 AM TO 6:00 PM
 FRIDAY

OFFICE CLOSURES

MONDAY, MAY 28, 2012
 MEMORIAL DAY

WEDNESDAY, JULY 4, 2012
 INDEPENDENCE DAY

**New or Used
 VEHICLE LOANS
 at your Credit Union**

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 • No Gimmicks •
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