

Your Credit Union Fact Sheet
 Snowflake Mills Federal Credit Union
 928/536-7484
 JANUARY 2009

Factually Yours

****4th Qtr DIVIDENDS DECLARED~**

ACCOUNT BALANCE	* DIVIDEND RATE	* APY
0.01 - \$20,000.00	.50%	.50%
\$20,000.01 - \$50,000.00	1.00%	1.00%
\$50,000.01 - MAXIMUM	1.25%	1.26%
IRA'S	.00%	2.02%
IRA CD'S	3.03% - 3.80%	3.00% - 3.75%
CHECKING	.25%	.25%

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

PayDay Loans 18.00%
 Credit Cards 5.9% / 7.9%

Mortgages (Dollar Amounts are Limits) As low as:
 First: 25 Yrs - \$250,000 6.90%
 Second: 7 to 15 Yrs - \$35,000 9.90%
 Land: 15 Yrs - \$60,000 9.90%
 Home Improvements: 15 Yrs - \$35,000 9.90%
 Construction Loan - \$200,000 12.90%
 ***Rates subject to change (revised monthly)

NOTICE!!!!

Annual privacy notice enclosed on reverse side of newsletter.

DIRECT DEPOSIT INFORMATION FOR YOUR TAX REFUND:

CREDIT UNION
 ROUTING/TRANSIT #322173084

TIPS FOR PREVENTING IDENTITY THEFT:

- * Opt out of credit card pre-approval offers.
- * Destroy documents that could be used to access your credit.
- * Check your credit report regularly.
- * Don't give out your personal information.
- * Monitor your credit card statements
- * Don't reply to emails from people you don't know, asking for personal information.
- * Don't leave your bills in your mailbox.
- * Create hard-to-guess passwords.
- * Don't carry your Social Security card with you.
- * Be careful when using your credit card or your ATM card.

If your identity does get stolen, do the following immediately.
 Contact one of the three credit agencies and request that they place a fraud alert on your credit report.

Close the account that you know has been affected or opened fraudulently.

File a complaint with the FTC, by calling 877-438-4338.

File a report with your local police, and with the police in the community where the fraud took place. Be sure to give them a copy of the letter or a printout of the online form filed with the FTC for their records.

CURRENT LOAN RATES

Secured & Auto Loans	As low as:
New & Used vehicles	4.90%
R.V. / Boat	8.90%
Shared Secured	4.90%
Secured	8.90%
MFG Home (No Land)	9.90%
Motor Home (15 year term)	8.90%

Unsecured 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%

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

9:00 AM TO 6:00 PM
 FRIDAY

OFFICE CLOSURES
 MONDAY, JAN 19
 MARTIN LUTHER KING DAY

MONDAY, FEB 16
 PRESIDENTS' DAY

45TH ANNUAL MEETING

Information on our 45th annual meeting to be held in May, will be forthcoming. We hope to see you there.

WE WISH YOU A SAFE AND HAPPY NEW YEAR.

THE CREDIT UNION STAFF