

Factually Yours

Your Credit Union Fact Sheet
Snowflake Mills Federal Credit Union
928/536-7484
OCTOBER 2008

****3RD Qtr DIVIDENDS DECLARED~**

ACCOUNT BALANCE	* DIVIDEND RATE	* APY
0.01 - \$20,000.00	.75%	.75%
20,000.01 - \$50,000.00	1.25%	1.26%
50,000.01 - MAXIMUM	1.50%	1.51%
IRA'S	3.00%	3.04%
IRA CD'S	5.00% - 5.25%	5.10% - 5.35%
CHECKING	.50%	.50%

13 to 24 months	11.90%
25 to 30 months	12.90%
Credit Lines	12.90%
Ninety Day Note	15.90%
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	8.90%
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)**

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

FRAUD INFO

The following "phishing e-mail was received by one of our members in September 2008:

"From: Internal Revenue Service
To: Name of Member
Subject: IRS Notification - Please Read This"

(Sample of Letter)

"After the last annual calculations of your fiscal activity we have determined that you are eligible to receive a tax refund of **\$963.36**.

Please submit the tax refund request and allow us 6-9 days in order to process it.

A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To access the form for your tax refund, please [click here](#).

Regards,
Internal Revenue Service"

PLEASE NOTE: This is a scam. If you receive one of these e-mails, Do not Respond. Simply delete.

OFFICE HOURS

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

9:00 AM TO 6:00 PM
FRIDAY

OFFICE CLOSURES

MONDAY, OCTOBER 13
COLUMBUS DAY

TUESDAY, NOVEMBER 11
VETERANS DAY

THURSDAY, NOVEMBER 27
THANKSGIVING DAY

WEDNESDAY, DECEMBER 24
½ DAY

THURSDAY-FRIDAY, DECEMBER 25-26
CHRISTMAS HOLIDAY

THURSDAY, JAN 1
NEW YEAR'S DAY

****NATIONAL CREDIT UNION DAY****

Come and celebrate with us on
October 16, 2008

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%

