

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

Factually Yours

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 In (4mo term, dir deposit req. min six mo employment, min amt \$250. Max amt \$500 App fee \$20.00)	18.00%

<u>Mortgages</u> (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)	

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



• Great Low Rates •
 • No Gimmicks •
 • Friendly Service •

Annual Privacy Notice enclosed

Calling all Members: The CU's 48th Annual Meeting is scheduled for 6:30 pm on Saturday, March 17, 2012. The purpose of the meeting is to report on last year's financials, any new products and elect Credit Union officers. A light dinner buffet will be served. There is no charge for this event. Come, exercise your right to vote for the Credit Union's leaders, voice your opinion and express your desires for the Credit Union's future.

DIVIDENDS

~4th 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, JANUARY 16, 2012
 MARTIN LUTHER KING, JR 'S BIRTHDAY

MONDAY, FEBRUARY 20, 2012
 PRESIDENTS' DAY

We the Credit Union Staff and
 Volunteers wish all of our members a
 very Happy and Prosperous
 New Year.

