

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

OFFICE HOURS

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

9:00 AM TO 6:00 PM
 FRIDAY

OFFICE CLOSURES

MONDAY, SEPTEMBER 6,
 LABOR DAY

MONDAY, OCTOBER 11,
 COLUMBUS DAY

DIVIDENDS

~2nd 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

Defend Against Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money.

While there are no guaranteed ways to avoid identity theft, there are steps you can take to minimize your risk and the damage if a problem occurs:

SAFEGUARD YOUR INFORMATION

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; use firewalls, anti-spyware and anti-virus software to protect your home computer; keep them up-to-date.
- Don't use an obvious password like your birth date, your mother's maiden name or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home.
- Monitor your financial accounts and billing statements.
- Inspect your credit report
- Defend against ID Theft as soon as you suspect it. Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts.

RATES

CURRENT LOAN RATES

Secured & Auto Loans

As low as:

New & Used vehicles	5.40%
R.V. / Boat	9.40%
Shared Secured	3.00%
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%
Quick Cash Loans	18.00%
Credit Cards	5.9% / 7.9%

Mortgages (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