

Your Credit Union Fact Sheet
 Snowflake Mills Federal Credit Union
 928/536-7484
 JANUARY 2011

OFFICE HOURS

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

FRIDAY
 9:00 AM TO 6:00 PM

OFFICE CLOSURES

JANUARY 17, 2011
 MARTIN LUTHER KING, JR DAY

FEBRUARY 21, 2011
 PRESIDENT'S DAY

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	.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

RATES

CURRENT LOAN RATES

<u>Secured & Auto Loans</u>	As low as:
New & Used vehicles	5.90%
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%

<u>Unsecured loans</u>	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%

<u>Mortgages</u> (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)

*******FEE CHANGES:*******

Escheat fee (accounts dormant 5 years)	\$100.00
Quick Cash Loan Application fee	25.00
Loan pmt by Credit / Debit Card	5.00
Loan pmt Late Fee	25.00

Privacy Policy Notice enclosed

Your Credit Report: It Pays to Stay Informed

The official website for ordering your free reports online is www.annualcreditreport.com. Please note: This is the only official free website. Making sure you go to the right website will help you avoid unofficial sites, interested mostly in selling you something, and imposter sites that steal your personal information. If you would rather order your free reports by phone, the toll-free number is 1-877-322-8228. You may also order by mail using an order form available from the Federal Trade Commission at www.ftc.gov.

Factually Yours