

IN THE



# LOOP

A NEWSLETTER FROM STATE CENTER CREDIT UNION

## ANNUAL MEETING

The State Center Credit Union's 51st Annual Meeting and Election of Officers will be held on Tuesday, April 6, 2010 at 5:30 pm at the credit union, 1515 E. Shaw Avenue in Fresno.

We invite you to join us and hear the State of the Credit Union, discuss policies, services, and answer questions. If you are interested in serving on the Board of Directors or on a committee (Credit or Supervisory) and have been a member in good standing for at least five years, please contact Dave Ward, Nominating Committee Chairman at (559) 297-9654 for details.

Nominations close on March 5, 2010.

## PROXY VOTE

I hereby designate:

or failing him/her, your Board of Directors by majority vote to appoint a proxy to represent me at all meetings of this Credit Union and to vote for me in my name on all questions and elections coming before said meeting.

This proxy shall remain in force for three years from date, unless cancelled in writing. I reserve the right to withdraw this proxy from any meeting I attend in person.

Date:

Signature:

Account Number:

Print or Type Name:

Mail to, or drop off at, your local SCCU branch.

## STATE CENTER CREDIT UNION AUTO LOANS AS LOW AS

# 4.49% APR\*

\*APR = Annual Percentage Rate.

No down payment required. Rate is for a 36- or 48-month term.

Terms of repayment for 36 monthly payments is \$29.74 and 48 monthly payments is \$22.80 per \$1,000.00 borrowed. Rate based on your credit worthiness. Loans made to members are subject to change or cancellation without notice. See branch for details.



## PLATINUM VISA 9.99% APR RATES AS LOW AS



## CLASSIC VISA 13.99% APR RATES AS LOW AS

## SHARED BRANCHING CALL CENTER

For members who need assistance after hours, State Center Credit Union offers you access to the FSCC Shared Branching Call Center. Just call (559) 225-7228, hit Option #2 to be able to make a transaction.

Calls placed after 7:00 pm Monday through Friday may not post the same day.

Members must have the name of credit union - State Center Credit Union, member number, and be able to answer security questions. If you do not have this information the Call Center cannot assist you.

Members can do transfer to shares and loans as well as transfer between other credit unions. The Call Center cannot do VISA payments. They can also verify deposits and the last ten transactions.

If a member makes a check withdrawal there is a \$5.00 fee.

Home Banking calls would need to be re-directed to State Center Credit Union including resets.

## HOME EQUITY LOANS FROM 5.99% APR

\*APR = Annual Percentage Rate. Fixed-rate Home Equity Loan. Rate is fixed at 5.99% for 7-year term @ 80% LTV and 6.99% for 15-year term @ 80% LTV. Terms of repayment for 84 monthly payments is \$14.61 and 180 monthly payments is \$8.99 per \$1,000.00 borrowed. Rate based on creditworthiness. Rate and terms are subject to change. See branch for details.



Your savings federally insured to at least \$250,000 by NCUA and backed by the full faith and credit of the United States Government.



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