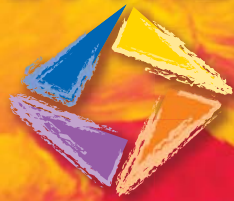


IN THE



# LOOP

A NEWSLETTER FROM STATE CENTER CREDIT UNION

## Get 1% Cash Back\*

on non-PIN debit purchases



**As a special thanks, checking account holders will now earn 1% cash back on debit card purchases — absolutely FREE!**

*\*Terms & Conditions apply. See website or branch for details.*

## SHRED DAY AT SCCU!



**PROTECT YOUR IDENTITY BY SHREDDING YOUR DOCUMENTS**

Limit two cartons per member

**October 13 & 28 10am - 3pm**  
**STATE CENTER CREDIT UNION Parking Lot**  
**1515 E. Shaw Ave. Fresno, CA**

State Center is having LPI, a shredding company, come to the credit union parking lot. Shred your personal information, credit cards, old invoices, statements, and solicitations from the mail that you do not intend to use. All members welcome.

LPI shreds massive volumes of material. During the process, your shred is commingled with materials from scores of other businesses. As a result, it is virtually impossible to reconstruct any single document. Because LPI recycles the shredded material, it does not create a situation where the shredded material is retrievable by unauthorized personnel.



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

## CONTACT US

### Main Office

1515 E. Shaw Ave.  
Fresno, CA 93710

### Office Hours

- Mon - Fri: 10am to 6pm
- ### Phone
- 559-225-7228
  - 800-448-2882
  - Fax 559-244-0131

### Clovis Branch

1177 N. Willow  
in the Willow Station Mall  
Clovis, CA 93611

### Office Hours

- Tues - Sat: 10am to 6pm
- ### Phone
- 559-225-7228
  - 800-448-2882
  - Fax 559-325-5685
  - Loan Fax 559-225-7025

### 24-Hour Loan Center

888-771-5618

### HOME BANKING at

[www.statecentercu.com](http://www.statecentercu.com)

or our new 24 Hour Call Center  
(559) 225-7228, Option 2.

### HOLIDAYS

We will be closed on the  
following holidays:

#### Columbus Day

Monday, October 10, 2011

#### Veterans Day

Friday, November 11, 2011

#### Thanksgiving

November 24 & 25, 2011

#### Christmas

Monday, December 26, 2011

#### New Years

Monday, January 2, 2011



**STATE CENTER**  
CREDIT UNION

*Service with a Personal Touch*

## RATES & DIVIDENDS

### Loan Rates

Effective 9/1/2011

Rate As Low As

<b>Newer Autos</b> (2008 or newer) - 36 & 48 months ..	<b>3.99%</b>
<b>Newer Autos</b> (2008 or newer) - 60 months .....	<b>3.99%</b>
<b>Newer Autos</b> (2008 or newer) - 72* months.....	<b>3.99%</b>
<b>Autos 2007 &amp; Older</b> - 36 & 48 mo .....	<b>4.49%</b>
<b>Autos 2007 &amp; Older</b> - 60 mo.....	<b>5.00%</b>
*72-month terms available on financing of \$15k or more. *84-month terms available on financing of \$25k or more.	
<b>Classic Autos</b> - 48 months.....	<b>7.50%</b>
(Autos 20 years old or older, normally not in Kelley Blue Book)	
<b>Computer</b> - 24 months .....	<b>8.99%</b>
<b>Boats</b> - 60 months .....	<b>9.49%</b>
<b>Motorcycles - New &amp; Used</b> - 60 months .....	<b>9.49%</b>
<b>Signature</b> - Terms up to 36 months .....	<b>8.99%</b>
Terms up to 72 months @ 12.49% (Minimum \$5,000)	
<b>Recreational Vehicles</b> - 120 months .....	<b>7.99%</b>
<b>Travel &amp; 5th Wheel Trailers (New &amp; Used)</b>	
10-yr. terms min. fin. amount \$10k - 100% Financing .....	<b>7.99%</b>
12-yr. terms min. fin. amount \$15k - 100% Financing.....	<b>9.99%</b>
10-yr. terms Used min. fin. amount \$10k - 100% Financing ...	<b>8.99%</b>
12-yr. terms Used min. fin. amount \$15k - 100% Financing ...	<b>10.99%</b>
<b>Share Secured</b> - Current dividend rate plus.....	<b>3.00%</b>
(Available for regular shares and share certificates)	
<b>Platinum VISA®</b> - NO Annual Fee .....	<b>10.99%</b>
<b>Line of Credit</b> - Unsecured - 24 months.....	<b>8.99%</b>
<b>Classic VISA®</b> - NO Annual Fee.....	<b>14.99%</b>
<b>Share Draft Overdraft Loans</b> - 24 months .....	<b>8.99%</b>
<b>Mortgage Loans</b> - (First Trust Deeds) Contact: CUSO Mortgage Company at 1-888-469-0193.	

All rates subject to change without notice. A minimum balance of \$20 in each member's regular share savings account is required to be eligible for membership, to apply for all loans, deposit accounts, products, services, and benefits.

\*APY = Annual Percentage Yield. TISA (Truth in Savings Agreement) available upon request at branch. Your funds are federally insured to at least \$250,000 by NCUA and backed by the full faith and credit of the United States Government.



### Dividend Rates

Effective 9/1/2011

DIVIDEND RATE APY\*

#### Regular Shares

Minimum Balance \$20 ..... **0.05%** **0.05%**  
Must have minimum balance of \$100 to earn interest.

#### Premium Shares

Balances of \$1,000 - \$9,999 ..... **0.10%** **0.10%**  
Balances of \$10,000 - \$49,999 ..... **0.10%** **0.10%**  
Balances of \$50,000+ ..... **0.10%** **0.10%**

#### Regular Checking

- monthly fee \$5  
(Free with direct deposit, loan and/or VISA®)

#### Premium Checking

Average balances of:

\$500 - \$2,499 ..... **0.10%** **0.10%**  
\$2,500 or more ..... **0.25%** **0.25%**

Minimum average balance of \$500 or more to accrue dividends.  
A \$5 monthly fee is applied if balance falls below \$500.  
See TISA for complete details.

#### My Rewards Checking

Please contact a representative for further information on application, fees and terms.

#### DBA Checking

- monthly fee \$6

#### Plus Checking

- monthly fee \$6  
Interest bearing with valuable benefits and services for monthly fee.

Average balances of:

\$500 - \$2,499 ..... **0.10%** **0.10%**  
\$2,500 or more ..... **0.25%** **0.25%**

#### Investment Checking

Deposits of \$5,000 - \$24,999 ..... **0.10%** **0.10%**  
Deposits of \$25,000+ ..... **0.25%** **0.25%**

Minimum balance requirement of \$5,000. A \$12 monthly fee is applied if balance falls below \$5,000 and no interest is paid for that cycle. See TISA for complete details.

#### First Investors Club Account ..... **1.00%** **1.01%**

Maximum monthly deposit allowed \$100. Maximum account balance limit is \$2,500. Withdrawal restrictions apply.

#### Holiday Club Shares ..... **1.00%** **1.01%**

Maximum monthly deposit allowed \$500.  
Maximum account balance limit is \$2,000. No withdrawals.

#### Share Certificates/IRA, 6-month

Deposits of \$500 - \$9,999 ..... **0.20%** **0.20%**  
Deposits of \$10,000 - \$49,999 ..... **0.30%** **0.30%**  
Deposits of \$50,000 - \$99,999 ..... **0.30%** **0.30%**  
Deposits of \$100,000+ ..... **0.30%** **0.30%**

#### Share Certificates/IRA, 12-month

Deposits of \$500 - \$9,999 ..... **0.35%** **0.35%**  
Deposits of \$10,000 - \$49,999 ..... **0.50%** **0.50%**  
Deposits of \$50,000 - \$99,999 ..... **0.50%** **0.50%**  
Deposits of \$100,000+ ..... **0.50%** **0.50%**

#### Share Certificates/IRA, 24-month

Deposits of \$500 - \$99,999 ..... **0.55%** **0.55%**  
Deposits of \$100,000+ ..... **0.55%** **0.55%**

#### Share Certificates/IRA, 36-month

Deposits of \$500 - \$99,999 ..... **0.75%** **0.75%**  
Deposits of \$100,000+ ..... **0.75%** **0.75%**

#### IRA Shares ..... **0.25%** **0.25%**

Minimum deposit \$100