

Rate Report

(Subject To Change)

SECURED LOANS

- New Auto: 5.95%**
- Used Auto: 7.95% And Up**
- New Boat: 6.95% And Up**
- Used Boat: 8.95% And Up**
- New Motorcycle: 7.95%**
- Used Motorcycle: 9.95%**
- New RV Loan: 7.95% And Up**
- Used RV Loan: 10.95%**
- Share Secured: 5%**

Our new car rates start as low as 5.24% and our used car rates as low as 5.49%. Call and see if you qualify.

Home Equity Loan:

- 5.95% - 7 Yrs (FIXED)**
- 6.95% - 10 Yrs (FIXED)**

UNSECURED LOANS

- Revolving Signature: 12.95%**
- Super 5 Loan: 13.95%**
- Education Loan: 7.95%**
- Appliance/Larger Home Purchase Loan: 7.95%**
- All Seasons Loan: 8.95%**
- Health Assistance Loan: 6.95%**

Compare payments and not just percentages

Credit Union mailing address has been changed to PO Box 8083, Salisbury, MD 21802

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Dividend Rates

The board of directors approved a 2.25% with a 2.27% dividend rate on Regular Shares, Christmas club, vacation club, and miscellaneous savings accounts for the period of January 1, 2009 thru March 31, 2009. In order for us to continue good dividend rates, a cap of \$2,000.00 per member every 30 days.



Credit Union Closings

The last business day
of each month

+

Good Friday

April 10, 2009

Memorial Day

Monday, May 25, 2009

Office Hours

Monday thru Friday

7:30 AM to 4:00 PM

Except the last business

day of the month

Guaranteed Asset Protection

GAP Insurance

Guaranteed Asset Protection (GAP) helps cover the difference between your primary insurers's settlement and the loan balance on items directly related to the purchase of the vehicle.

Ask about this benefit when you get your next secured loan

The board and staff would like to thank those members who attended our annual meeting that was held on March 10, 2009

Congratulations to the following directors on their recent election:

- Lora Brittingham**
- Bonnie McMichael- Andrews**
- Ronnie Molock**
- Credit Committee**
- Theresa L. Tyson**
- Other Officers appointed**
- Ronald A. Molock/President**
- Ben R. Kidd/1st Vice President**
- Theresa T. Trader/Treasurer**
- Lora Brittingham/Secretary**

This credit union is federally insured.

National Credit Union Administration insurance is backed by the full faith and credit of the U.S. government just like FDIC.

NCUA insures accounts up to \$250,000.00

Effective 10/03/2008 thru 12/31/2009



USA PATRIOT ACT

What this means to you:* When you open an account, we will ask your name, address, date of birth and other information that will allow us to identify you. *We will also ask to see your driver's license and/or other identifying documents.

This information will be kept confidential.