

October 2007

# Titan Federal Credit Union

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Monday through Thursday 8:30 AM to 5:00 PM  
Friday 8:00 AM to 6:00 PM



AMERICA'S  
CREDIT UNIONS™

*Where people are worth more than money.™*

**“Serving Our Members Since 1937”**

## Happy Credit Union Day 2007

We're celebrating a special day, and you're part of it. Join us October 18 to celebrate International Credit Union Day. This day celebrates the history, tradition and spirit of the credit union movement.

We want to take this opportunity to thank you for being an important part of Titan FCU. It's members like you who help to make up this truly special organization.

Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

Join us on October 18 as we show our appreciation for your membership. We will be having food from 11:00 AM until 4:00 PM (hot dogs, chips & sodas) along with some prizes and giveaways.

This Credit Union Day, we are excited to be part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 359-4540.

We look forward to seeing you!

## NEW VEHICLE LOAN SALE

In the market for a new car or truck? Check out our loan special for the month of October 2007 in recognition of Credit Union Day!

Finance your new (2007 or 2008) vehicle for up to 60 months at 3.9% (Annual Percentage Rate).

## Children's Coloring Contest

Just in case you were wondering who the winners of the coloring contest were:

In the 1 to 5 age group

1<sup>st</sup> prize – Alexis Hosterman  
2<sup>nd</sup> prize – Freddie Grove  
3<sup>rd</sup> prize – Thomas Snyder

In the 6 to 10 age group

1<sup>st</sup> prize – Katelyn Auman  
2<sup>nd</sup> prize – Corey Fike  
3<sup>rd</sup> prize – Maryah Lambert

We would really like to take thank everyone who took the time to participate in the contest. If not for all of you there would not have been a contest. Remember there's always next year!

## Word Scramble (dow bmracles)

It's time for a new contest! If you felt left out with the last contest, here is your chance. If you are between the ages of 11 – 15, stop by and pick up your puzzle form from October 9 through November 6.

1<sup>st</sup> prize - \$125 deposit to a savings account.  
2<sup>nd</sup> prize - \$75 deposit to a savings account.  
3<sup>rd</sup> prize - \$50 deposit to a savings account.  
4<sup>th</sup> prize - \$25 deposit to a savings account.

## Titan FCU Home Banking

Did you know that by signing up for our Home Banking service you can access your accounts through our web-site? Members who sign up for this free service can view their account balances, transfer funds between accounts, request withdrawals and see transaction history. Members will also receive their statements electronically. At your convenience you can view your accounts and print your own statements. Please contact the credit union to set up your home banking access.

## Christmas Share Accounts

The 2007 Christmas Club Accounts have been deposited to the members regular share accounts. You may withdraw these funds as needed, transfer them to your Credit Union share draft account or call and ask us to mail you a check.

## Holidays

October 8, 2007 – Columbus Day  
December 24, 2007 – Christmas Eve (Close at Noon)  
December 25, 2007 – Christmas Day  
December 31, 2007\_ New Year's Eve (Close at Noon)  
January 1, 2008 – New Year's Day

## Guard Your Plastic Cards

Sign your new credit and debit cards with permanent ink as soon as you receive them. If your card has a PIN (personal identification number), memorize it.

## AES/PHEAA

Titan FCU is an approved lender for the student loan programs available through AES/PHEAA. Visit [www.aessuccess.org](http://www.aessuccess.org) for more information.

## Share Insurance Protects Your Savings

Good old "Plan B". It's nice to have something to fall back on when things don't go the way you plan. But when it comes to building a financial cushion for retirement, or saving for college or a down payment for a new house, setbacks can be costly.

Safeguarding your hard-earned money is critical. That's why Titan FCU has federal share insurance, administered by an independent government agency, the National Credit Union Administration. The NCUA Share Insurance Fund protects aggregate savings up to \$100,000 in your regular share savings and share draft/checking accounts.

And now, the coverage for individual retirement accounts (IRAs) has risen to \$250,000. Funds in traditional IRAs and Roth IRAs are added together and insured in the aggregate to \$250,000.

Something else about share insurance: It separately insures individual and joint accounts. For example, say you have an individual account containing \$100,000, and a joint account with your spouse containing \$100,000. Each account is insured separately for a total coverage of \$200,000.

So how do you know we're federally insured? All federally insured credit unions – like yours- must post the official NCUA insurance sign in their offices. As do other NCUSIF insured credit unions we abide by high standards of safety and soundness. Because of that, NCUSIF is a strong, well-capitalized fund.

So bring your savings to us: You can count on Titan FCU to take good care of it.

## SHARE & LOAN RATES

Regular Shares	3.5%	3.55% APY
Christmas Shares	2.5%	2.52% APY
Shares Drafts	1.0%	1.0% APY
IRA Shares	4.0%	4.06% APY

New/Used Vehicles	36 mos.	3.9% APR
	48 mos.	4.5% APR
	60 mos.	4.9% APR
	72 mos.	5.9% APR
Shares Secured Second Mortgage	60 mos.	4.0% APR
	60 mos.	4.9% APR
	120 mos.	5.5% APR
	240 mos.	6.0% APR
Personal (Unsecured)	60 mos.	7.0% AP

APY = Annual Percentage Yield

APR + Annual Percentage Rate

(The above rates are accurate at the time of printing. Please contact the Credit Union for current rates, term and any other conditions.)