



STATE HIGHWAY PATROL FEDERAL CREDIT UNION newsFLASH

JUNE 2010

Congratulations to all of our *Graduating Seniors*



The State Highway Patrol Federal Credit Union's dedication to the continuing education of our young men and women was demonstrated again this year.

Two recipients were selected to each receive a \$1000 scholarship to the college or university of their choice from the State Highway Patrol FCU Scholarship Program.

The 2010 Winners are...

Beth Sheaffer – Graduate of Waterloo High School, attending Indiana Wesleyan University, daughter of Philip and Joyce Sheaffer.

Jacob Landis – Graduate of Teays Valley High School, attending Ohio University, son of Brian and Sherena Landis.

In celebration of our 50th anniversary, the other 7 scholarship applicants will each receive a \$50 savings bond for applying to the scholarship program.

The State Highway Patrol Federal Credit Union would like to congratulate these students and their families for their devotion and hard work.



Holiday Schedule Office will be closed

Independence Day, July 5th

Labor Day, September 6th

The State Highway Patrol Federal Credit Union will reopen with regular hours the following business day. You can access your account information thru the audio response unit along with online banking and your ATM debit card.





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**Can I save Money by refinancing? • Is now a good time to purchase?
What are my options?**



Kimberly Bowerman

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- ✓ REFINANCE or PURCHASE
- ✓ Specialized service to our members – no hassles, just fast friendly service
- ✓ Lower costs
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- ✓ Local support and service from your credit union after closing your loan

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DIVIDEND RATES

	RATE	APY*
Regular Share**	1.00%	1.00%
Share Draft***	.25%	.25%
Share Certificates****		
TERM	RATE	APY*
6 Month	1.25%	1.257%
12 Month	1.75%	1.764%
18 Month	2.00%	2.018%
24 Month	2.25%	2.273%
36 Month	2.50%	2.529%
48 Month	2.80%	2.836%
60 Month	3.15%	3.196%

THE 48 & 60 MONTH TERMS ARE NEW

- * APY = Annual Percentage Yield
- ** Share rates are as of 04/06/10
- *** Share Draft rates are as of 04/06/10
- **** Share Certificate rates as of 06/10/10

Check our web site <http://www.shpfcu.org> often for current rates and update information about your credit union. APY at monthly dividend rate. Share Certificate rates will be posted on the first of every month and may be subject to changed any Tuesday effective for Wednesday.

RATES

Variable Home Equity loan rates begin as low as 4.00% APR (Rate based on Prime RATE as published in the Wall Street Journal with a floor rate of 4.00% and according to Trans Union credit score Prime plus 0 to 4%).



Your savings Federally Insured to at least \$250,000 and backed by the full credit of the United States Govt.

The Best VISA You Can Find!

A VISA credit card from your State Highway Patrol Federal Credit Union offers a low FIXED RATE of 8.99% APR, for both purchases and cash advances. Plus No annual fee with up to a \$10,000 maximum limit, making our VISA just maybe the Best Deal around!



What are the experts saying?

Suze Orman, international acclaimed personal finance expert said on the Larry King talk show on December 14, 2009;

“So here is what I am suggesting, I think the United States of America – all of you should start looking into Credit Union Credit Cards and do a Balance Transfer.”

Suze also appeared on the Morning Joe Show October 9, 2009 and declared to the audience “Move Your Credit Card to a Credit Union!”

Your State Highway Patrol Federal Credit Union’s mission is to Serve Our Members with Lower Loan Rates, Higher Savings Rates and Low to No service fees. Be sure to make your credit union your primary financial institution for all you banking needs.

And be sure to Move Your Credit Card Balances to your State Highway Patrol Federal Credit Union Today!

For more information or additional details call the credit union office at (614) 431-0784 or (800) 282-3006.