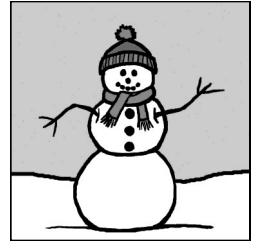




Se Habla Espanol

Highlights from the Highway

Winter 2012



Pass Along Your Credit Union Legacy

The legacy you leave your family might include such tangibles as your house and cars and some financial assets, maybe a family business. Your legacy also includes the less tangible things that are unique to your family—family history and name, maybe a dimple, favorite recipes, and the way you identify what's important to stand for as you move through life.

There's another aspect of legacy you can share right now. Because you're a member of SFCU, your immediate family members [spouse, children, siblings, parents, and grandparents) are eligible to join as well. And membership provides both tangible and intangible benefits.

Credit unions are financial cooperatives, owned by their members. Because we have no shareholders, our board's only interest is the safety and soundness of the credit union and making sure that members, not stockholders, are the beneficiaries of product and service decisions.

We price loans, pay dividends on funds you've deposited, and provide you with high-quality, low-cost services at reasonable fees. Banks must price products and services to make a profit and pay their stockholders. But credit unions are member-owned, not-for-profit financial cooperatives dedicated to improving members' lives.

Members of your family will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, higher dividends on savings and certificates, and exceptional customer service.

If you enjoy the unique benefits of belonging to a credit union, share this legacy with your family. Have friends that need us as well? We can serve anyone who lives, works or worships in Sussex County.

Refinance w/ SFCU and Save!

We are often surprised at the high interest rates our members are paying for everything from car loans to credit cards to personal loans. We lowered our rates on new and used vehicle loans recently to remain competitive. We are financing new vehicles (under 5,000 miles) at 4.5% APR* for up to 84 months and used vehicles at 5.5% APR*. The maximum term on used vehicles is based on the model year.

We also have an awesome GAP Insurance Program. Members can purchase GAP Insurance with their loans for under \$300.00, we've seen dealers charge \$795.00 for this product! Our coverage is through Cuna Mutual and it comes with an added bonus. Not only could they payoff your existing balance if your vehicle is totaled or stolen, you could get \$1,000 toward your next SFCU vehicle loan! That's right, as long as you finance your replacement vehicle within 60 days of the claim, CUNA Mutual can help with the down payment.

Our Visa Credit Card with a maximum credit limit of \$10,000.00 is also a great deal. There is no annual fee and the balance transfer fees and cash advance fees are lower than most of those other cards. You will even earn rewards on your purchases which you can redeem for gift cards to retailers, as well as for gas and travel.

Our personal loan rates are competitive also. They start at a very low 9% APR* and are based on a member's credit and the term of the loan. The maximum is \$10,000.00. *Rates listed are for qualified borrowers, other rates are available.

Why not make it a New Years Resolution to check out your current rates and contact a loan officer to see if you can save some of your hard-earned money? Wouldn't that be a great way to kick off 2012!?

Items of Interest

The Board of Directors has decreased the maximum unsecured limit to \$10,000.00 which includes personal loans and Visa Credit Cards. Those of you with higher limits are not affected.

2012 Online Services — The recent flurry of government regulations has drastically affected our statement costs. How can you help? By choosing **electronic statements**. They are **safer** because 107391 they are delivered directly to your computer and cannot be lost in the mail. They are **quicker** because they don't have to be printed and mailed. In fact, **they are available on the first of the month for the previous month**. That's right. (continued on page 3)

Annual Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the *Plus*, *Accel Exchange*, and *CU24 Networks*.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

Verification of Account Balances

The Supervisory committee is conducting a verification of members' accounts as part of a regular audit. If the balances shown on this statement of your account are not correct, please report the differences promptly to:

**Charles Anderson, Chairman of the Supervisory Committee,
P.O. Box 115,
Seaford, DE 19973.**

Unless you report any differences within 10 days, your account, as shown by this statement, will be considered correct.



Dividend Rates-Savings¹

<u>Share Type</u>	<u>Amount</u>	<u>APY=Annual Percentage Yield</u>
Regular	\$200+	.10%
Looney Tunes	\$5+	.10%
Other Shares	\$200+	.10%
IRAs	\$200+	1.01%
Organization	\$200+	.10%

Share Certificates³

<u>Minimum</u>	<u>Term</u>	<u>APY</u>
\$2,000	9 months	.25%
\$2,000	12 months	.25%
\$2,000	18 months	.50%
\$2,000	24 months	.76%
\$2,000	36 months	1.01%

1) Rates are subject to change without notice.

2) Rates are for qualified borrowers and are subject to change without notice. Other rates are available.

3) Certificates are offered for IRA and regular shares 110917 and have an early withdrawal penalty of three months dividends.

Interest Rates-Loans²

(as low as)

Signature	9% APR
New Vehicle	4.5% APR
Used Vehicle	5.5% APR
Visa Credit Card	11.25% APR variable
Home Equity: Fixed Rate	6.99% APR
Home Equity: Line of Credit	5.75% APR



Items Of Interest (from page 1)

You can save them on your computer and have less clutter. Effective **February 1st**, **CU@Home** users will be enrolled in E Statements. To 108998 unenroll, you will need to contact a member service representative.

To better service your online needs we will be integrating our **CU@Home** and **Bill Pay** sites by the summer. In preparation, we will be introducing our new **Bill Pay** site called **CheckFree**. We encourage Bill Pay users to enroll in the new program coming in late spring. **The current Bill Pay site will discontinue on June 1st.** The improvements will be well worth it, we promise! Feel free to contact us with any questions.

Credit Unions Working Together

We are happy to remind you that we have made an agreement with Sussex County FCU to share ATMs.

Their members can use our Millsboro ATM with no surcharges and our members can take advantage of their ATMs at their Milford, Lewes, Seaford and downtown Millsboro locations.

This is a perfect example of the credit union philosophy of "**People Helping People**".

Hours

Monday-Thursday
9:00-5:00
Friday
9:00-6:00

Seaford Branch Address

24488 Sussex Hwy.
Unit 1
Seaford, DE 19973

Phone Numbers (302) 629-7852

Toll-Free:
1-800-346-SFCU
Fax: (302) 629-9125

Millsboro Branch Address

30650 Dupont Hwy.
Dagsboro, DE 19939

Phone Numbers (302)934-1774

Fax: (302)297-0016

Note: all phone numbers will access both locations!

Audio Response Dial 1

Website
www.seafordfcu.com

Routing Number
231176897

Holiday Closings
MLK Jr. Day-Jan. 16th
Presidents Day-Feb. 20th

Lucky Numbers

We have hidden four member numbers in the text. If you find your number, call the office by February 28th and we will deposit \$15 in your share account.



Skip-A-Payment Coupon

If your budget could use a break, use this coupon to skip a month on your SFCU loan! The interest will continue to accrue, but there will be no late charges or penalties.

Member # _____

Name _____

Loan# _____

Signature _____

Cosigner Signature _____

Date _____

\$20 processing fee



Winter 2012

Please note: this special offer does not apply to real estate loans, delinquent loans, Visa Credit Card. Only one coupon per member, per calendar year. Can be used for one loan only, member must be in good standing with SFCU. **Only one skip-a-payment coupon can be used in any calendar year.**

The Credit Union V.I.P.s:

Seaford Location

Mary Adams (ext. 118)-Branch Manager/Marketing
Pat Jones (ext. 110)-Head Teller/New Accounts
Heather Kellam (ext. 124)-ACH/ATM/Visa Check Cards
Lori Perdue (ext. 119)-Loan Officer/Disability Insurance
Debbie Torkelson (ext. 117)-Accountant/IRAs
John Watson-(ext. 121)-CEO

Member Service Representatives:

Marchell Fletcher (ext. 115), Wanda McCracken (ext. 120)-Payrolls, Linda Neill (ext. 125)



Millsboro Branch

Kathy Decker-(ext. 212)-Chief Operating Officer
Mary Lou Faithful (ext. 215)-Loan Officer
Gwen Fleetwood (ext. 216)-Real Estate Loan Officer
Susan Hodges (ext. 210)-Collections
Veronica Nhan-Nock (ext. 214)-Branch Manager/Visa Credit Cards

Member Service Representative:

Zulma Cay (ext. 202)-Bilingual-Spanish

