



# Highlights from the Highway

**Se Habla Espanol**

**Summer  
2009**



## Lean On Us

In lean times, the benefits of membership in SFCU are greater than ever. The current economic climate has each of us performing our own personal "stress test"--because of threats of job loss, fluctuating stock prices, escalating prices, and uncertainty in the global economy.

But there's one thing you can be sure of: Your credit union stands by you in both good and lean times. That's because you're part of a not-for-profit financial cooperative that cares about your financial future. At SFCU, you earn top returns on your savings and investment dollars, and you help fellow members achieve their dreams through low-cost loans.

While some financial institutions have made it more difficult to borrow, your credit union stands ready to provide both the dollars and the confidence you deserve as a member/owner. For savers, funds are secure at the credit union, insured up to \$250,000 by an agency of the federal government.

And you'll find a wide variety of loan products. Whether you're planning a college education, a new car, or a home remodeling project, we're here to help. That's because, as a membership organization, SFCU puts people before profit.

Tough times call for tough-minded individuals, and credit unions have always risen to the occasion. The American credit union movement 99297 was born out of the turmoil of the Great Depression. Many credit unions were formed during the 1930s, as a way for working men and women to weather the storm and improve their financial lives.

Better days are ahead. Meanwhile, you can rely on partners who have earned your trust--the people at your credit union. Call 629-7852 or visit one of our convenient branches. In these lean times, lean on us.

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## Credit Unions Shine in Online Consumer Study

Credit unions come out significantly ahead in satisfaction measures--by four percentage points more than large banks and smaller, community banks--in a study of online consumer banking habits. The 2009 ForeSee Results/Forbes.com Online Financial Services Study measures customer satisfaction with the online experience at large national banks, community banks, and credit unions.



Why are credit union members so satisfied with their online banking? They are happier with tasks, transactions, and Web site performance. Overall, online bill payers and customers that use more advanced Web site capabilities are more satisfied than consumers who bank online but do not pay bills online.

Still resisting online banking and bill payment? Security concerns inhibit some consumers from adopting online financial services. The truth is, conducting business online gives you many more opportunities to monitor your accounts and confirm that all is well. The study showed that credit union members are also "more comfortable" with their financial institution's privacy, and like the control that online banking offers.

If you're ready to check us out online, visit [www.seafordfcu.com](http://www.seafordfcu.com). You'll find convenience, security, flexibility, and service—at your fingertips. At **CU@Home**, you can make transfers, verify balances, see which checks have cleared...To sign up, simply click Learn More about **CU@Home** at the bottom of the page. You will be sent an initial password via e-mail. To get signed up for online banking-contact Veronica at ext. 214.

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## Thanks for Your Patience!

For the last week, we've experienced major interruptions in our phone service. While we've had some problems in the past year, they were resolved fairly quickly. This last outage has been the most challenging. Many of you have been unable to reach someone at the 107951 Branch office, or not been able to access our convenient audio response system. We apologize for this. Hopefully the bugs have been worked out now and we thank everyone for their patience including our dedicated staff. Thanks to the hard work of many, we hope this problem is behind us!



## Locate Good Travel Deals Even in a Bum Economy

Times are tough. But there still are good reasons to consider heading to a vacation destination. While finding good travel deals is a challenge, with a little research and flexibility there are some good bargains to be found.

That's because of the state of the travel industry. Thanks to slumping business travel, travel operators are doing more to lure consumers to fly and stay with them. Hotels especially are vulnerable as hotel inventory grows—properties planned several years ago and now built need to be filled.

Flexibility is key In the current travel environment, if you're flexible, you'll do better. One example: In one week in early 2009 for 15 minutes a day, the Web site *LastMinuteTravel.com* sold rooms at more than 15,000 hotels around the world for \$1 a night.

"There's no reason why you need to plan more than two or three weeks out to get a decent deal," says Tim Leffel, Nashville, Tenn. travel expert and author. "Sometimes waiting until the last minute will give you the best deal of all. It depends on supply and demand."

### Searching for bargains

With the Internet making travel information available at your fingertips, you're in the driver's seat. "It's pretty easy to set things up to your preferences," says Leffel. "There's no need to spend hours surfing and trying to find things." Let notices come to you by signing up for e-mail newsletters from travel providers.

Cruises are becoming more popular because, in the current economy, consumers like a cruise vacation's all-inclusive fare. They know exactly what they'll pay.

### In your own backyard

If you're planning to vacation closer to home, Leffel advises that you head to your local library for a state travel guide. "Often people think [libraries are] only useful if you're going far from home," he says. "But they have good information." You'll also find specific guides if you like to hike or bike, for example. State tourism Web sites can provide lots of vacation tips, too.

### Here are some Web sites that can help you set up a vacation deal:

- \* For bed and breakfast inn discounts and deals, click "Tanks for Traveling" at *bedandbreakfast.com*.
- \* The Federal government has links to state tourism sites. Visit *usa.gov/Citizen/Topics/Travel\_Tourism/State\_Tourism.shtml*.
- \* You can find special cruise deals at *Cruise.com*.
- \* Check *vrbo.com* for information about renting a vacation home.
- \* *Biddingfortravel.com* offers tips about priceline bidding and recently won bids.
- \* The "big three" travel booking sites also have deals and special offers. You can register and receive e-mails tailored to your destinations: *expedia.com*, *orbitz.com*, *travelocity.com*

And if you could use a loan to help get away from it all, talk to Mary Lou (ext. 215) or Lori (ext. 119) today. We have 1 year personal loans starting at just **9% APR** for qualified borrowers and one of the best Visa Credit Cards around. At a low fixed rate of 10.9% APR for purchases, 105256 balance transfers and cash advances, we challenge you to find a better deal. Also, we don't charge fees for cash advances or balance transfers and you'll earn a 1% rebate each year on purchases.

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## AFLAC-Another Insurance Choice for Members

SFCU is pleased to offer AFLAC Insurance to our members. Many of you are familiar with their commercials and that adorable duck, but what else do you know about AFLAC? For example, did you know that the coverage can help fill gaps a serious accident or illness can create? Or, that you can purchase it in addition to other 95638 insurance plans? In the majority of cases, cash benefits are paid directly to you. The money can be used toward medical bills including deductibles and co-payments or for everyday living costs. Also, there are no network restrictions or preauthorization conditions.

We will have AFLAC representatives in *Seaford* on *August 7th and 31st*, and in *Millsboro* on *July 17th and August 3rd* to enroll you and answer your questions. We are offering 4 options: *Personal Accident Plan, Personal Sickness Plan, Cancer Plan* and one that covers *Heart Attack*. Your premiums can automatically be deducted from your SFCU share account.

**Dividend Rates-Savings\***

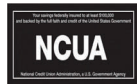
<u>Share Type</u>	<u>Amount</u>	<u>APY=Annual Percentage Yield</u>
Regular	\$200+	.25%
Looney Tunes	\$5+	.25%
Other Shares	\$200+	.25%
IRA	\$200+	2.53%
Organization	\$200+	.25%

**Share Certificates\*\*\***

<u>Minimum</u>	<u>Term</u>	<u>APY</u>
\$2,000	6 months	1.01%
\$2,000	9 months	1.26%
\$2,000	12 months	1.51%
\$2,000	18 months	1.51%
\$2,000	24 months	1.76%
\$2,000	30 months	2.02%
\$2,000	36 months	2.27%
\$50,000	12 months	1.01%

\*\*\*Certificates are offered for IRA and regular shares and have an early withdrawal penalty of three months dividends. \*Rates are subject to change without notice. **The \$50,000.00 certificate does not have a penalty for early withdrawal.**

Market index certificates—potential stock-market return without risking principal investment. Call Debbie at ext. 117. for details.



**Interest Rates-Loans\*\***

(as low as)

<b>Signature</b>	<b>9.00% APR</b>
<b>New Vehicles</b>	<b>5.75% APR</b>
<b>Used Vehicles</b>	<b>6.75% APR</b>
<b>Visa Credit Card</b>	<b>10.9% APR</b>
<b>Home Equity-Fixed Rate</b>	<b>6.49% APR</b>
<b>Home Equity-Line of Credit</b>	<b>5.75% APR</b>

\*\*Rates are for qualified borrowers and subject to change without notice. Other rates are available.

**Theme Park Discounts**

Planning to visit an amusement park this summer? We have discount tickets/passes to the following destinations:

*Busch Gardens/ Water Country*

*Dorney Park/Wildwater Kingdom*

*Caesars Pocono Resorts*

*Sea World*

*Sesame Place*

*Six Flags (NJ & DC)-  
contact us for website*

*Hershey Park-  
contact us for website*

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**Lucky Numbers**

We have hidden four member numbers in the text. If you find your number, call the office by July 31st and we will deposit \$15.00 in your share account.

**Hours**

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

**Seaford Branch**

**Address**

24488 Sussex Hwy Unit 1  
Seaford, DE 19973

**Please note that we have closed our PO Box!**

**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**

**Ext. 1**

**Website**

www.seafordfcu.com

**Routing Number**

231176897

**Holiday Closings**

Labor Day-Monday,  
September 7th  
Columbus Day-Monday,  
October 12th

## 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 \_\_\_\_\_

*There is a \$10*

*processing fee.*



Summer 2009

Please note: this special offer does not apply to real estate loans, delinquent loans (beyond 10 day grace period), 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. This coupon is good through December 31, 2009.

*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

Christina Mummert (ext 124)-Visa Debit & Credit Cards

Lori Perdue (ext. 119)-Loan Officer/Disability Insurance

Debbie Torkelson (ext. 117)-Accountant/IRA

John Watson (ext. 121)-CEO

### *Member Service Representatives:*

Heather Kellam (ext. 116/126)-ACH/Payrolls, Wanda McCracken (ext. 120), Linda Neill (ext. 125)



### Millsboro Branch

Kathy Decker (ext. 212)-Program & Systems Manager

Mary Lou Faithful (ext. 215)-Loan Officer

Gwen Fleetwood (ext. 216)-Real Estate Loan Officer

Susan Hodges (934-7774)-Collections

Veronica Nhan-Nock (ext. 214)-Branch Manager

### *Member Service Representative:*

Zulma Cay (ext. 202) (Bilingual-Spanish)

