

# Monad Federal Credit Union

## Don't Let Other Credit Card Offers Trick You! Treat Yourself to Our Low Cost Visa Credit Card

Monad Federal Credit Union's Visa Classic credit card can scare away all of those hair-raising credit card offers that end up costing you valuable money! Our Visa Classic credit card offers:

- ◆ 12.9% APR interest
- ◆ A 25-day grace period on purchases
- ◆ Low monthly payments, just 3% of outstanding balance
- ◆ Worldwide acceptance
- ◆ Discounts on purchases at select merchants through Visa.com/online
- ◆ Get cash advances at ATM's
- ◆ Convenience of making payments in our office
- ◆ Low \$12 annual fee
- ◆ Ability to manage your account online

Stop paying high monthly payments and outrageously high finance charges. Treat yourself to a Monad Visa Classic credit card with no hidden tricks, no hidden fees, and no surprise rate increases. If you are interested in applying for our credit card, contact our Loan Department or apply online.

## Tune Up Your Car Loan

Think about it, at a time when it's hard to earn as little as an extra half a percentage point or more on your savings, you might be able to earn two or three percentage points by improving your auto loan rate.

Buying a new car or truck is a thrill, but many buyers will do just about anything to get that new auto they want now. Sometimes that includes signing for your loan right there at the dealership, and that does not always translate into the best loan rate.

If that has happened to you, bring in your paperwork from the dealer (or another financial institution) and if you qualify, we'll refinance your loan based on our current rates and terms. We might even be able to lower your monthly payments.

You also have the added convenience of making your payments by payroll deduction or automatic transfer from your checking account. No more hassle with writing a check every month and remembering to mail it by the due date.

Don't have time to stop by the office? You can now apply for a loan online. Just visit our website [www.monadfcu.com](http://www.monadfcu.com) and select the loan link & apply now.

## Have More Money for Christmas with Skip a Payment

You can have more cash in your wallet for Christmas shopping by skipping your October, November or December loan payment. Simply contact our Loan Department to find out if your loan qualifies. There is a small processing fee of \$10 per loan, however, Monad donates all payment skip processing fees to a local charity.

Last year Monad donated \$830 to the Benton-Franklin Humane Society, which is our charity choice again this year.

Make sure you contact our Loan Department to skip your October, November or December payment at least 5 days prior to your payment due date (especially if your payment is set up through payroll deduction or on an automatic transfer).

### LOAN RATES

- 2005-2009 Autos **4.99%**
- 2004 & Older Autos **5.50% - 6.50%**
- 2003-2009 Boats & RV's **7.0%**
- 2002 & Older Boats & RV's **8.0%**
- Timeline (Unsecured Line of Credit) **13.5%**
- First Time Car Buyer **8.25%**
- Savings Secured **3.50%**
- Visa Classic & Secured Credit Cards **12.9%**
- Classic Autos **8.50%**
- Computer Loans **8.50%**

Rates quoted are the lowest available rate and are based on how you have managed your credit, the resulting credit score, and include an active member discount. All interest rates stated are fixed annual percentage rates and are subject to change by the Board of Directors.



Merry Christmas!

**Location & Hours**

1817 W. Sylvester  
 Pasco, WA 99301  
 Phone (509) 545-1406  
 Fax (509) 545-1450  
 Toll Free (888) 488-1406  
 MARS Line (509) 545-1989

**Lobby Hours**

10:00 a.m. to 6:00 p.m.

**Drive-Up Window Hours**

8:30 a.m. to 7:00 p.m.

Monday through Friday

**You can now apply for your  
 loan online! Visit us at on  
 the web at:**

**[www.monadfcu.com](http://www.monadfcu.com)**

**Holiday Closings**

November 26 & 27  
 for Thanksgiving

December 24 close at 2:00  
 for Christmas Eve

December 25  
 for Christmas

January 1, 2010  
 for New Years Day

**Important News for Christmas Club Savers**

Your savings efforts have paid off! Your Christmas Club account has matured and the funds were transferred into your savings (or checking) account. Now you can get a head start on your holiday shopping.

And now might be a good time to increase the amount of money you are putting away. Simply contact our office and we can help you get it changed.

If you didn't open a Christmas Club Account last year, consider one for next year. Making small deposits throughout the year is a smart way to save for the holidays. It only takes a few minutes to open an account, so stop by our office to open your 2010 Christmas Club Account.

**Debits Cards: The Next Step in Money Management for Your Teen**

If your kids are beyond the excitement of putting coins into their piggy banks, how about moving on to some plastic? That's right; your teenagers might be ready for a debit card.

Debit cards are similar to credit cards in how they look and how you use them. But when you use a debit card, the money comes out of your checkbook instead of becoming a loan, like when you use your credit card. By showing your teens how to be responsible with plastic now, you could be saving them from some poor money choices in the future. Many parents who help teens open their first checking account often say they want to help their teens avoid making the same money management mistakes they made.

If you think that your teen is ready for a checking account and a debit card, bring them into Monad to open an account. Our checking accounts have no monthly service fees and there is no fee for the debit card. You can enroll them in online banking, so they can check the status of their checking account 24/7.

**Happy Credit Union Day 2009**

We're celebrating a special day, and you're part of it. Join us October 15th to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union". Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of Monad Federal Credit Union.

More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings.

Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

It's your money, and this International Credit Union Day we want to thank you for trusting Monad Federal Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better. In honor of International Credit Union Day we will have refreshments in our lobby all week. We look forward to seeing you.

