

CREDIT UNION TIMES

WINTER 2019



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Phone: 605-361-9685
Toll-free: 800-488-4584
www.goodsamaritanfcu.com

01-01-2019

LOAN RATES:*

<u>NEW VEHICLE-</u>	UP TO 3 YRS	3.0%
	UP TO 4 YRS	3.5%
	UP TO 5 YRS	4.0%
	UP TO 6 YRS	4.0%

USED VEHICLE-

2015 – NEWER	UP TO 6 YRS	4.0%
2014 AND OLDER	UP TO 5 YRS	5.0%

BOATS-CAMPERS-MOTOR

CYCLES-SNOWMOBILES-RV'S:

NEW- UP TO 6 YRS	5.0%
USED- UP TO 5 YRS	5.5%

FURNITURE- APPLIANCES- COMPUTERS:

9.0%

SIGNATURE LOANS:

11.5%

SIGNATURE LOAN LIMITS:

0-1 YEARS EMPLOYMENT:	\$250
1-2 YEARS EMPLOYMENT:	\$500
2-5 YEARS EMPLOYMENT:	\$1000
5-10 YEARS EMPLOYMENT:	\$1500
10+ YEARS EMPLOYMENT:	\$2000

SHARE SECURED:

5.0%

MASTERCARD:

12.9%

SAVINGS RATES:*

<u>REGULAR SHARES:</u>	0.20%
<u>CHRISTMAS/ VACATION:</u>	0.20%
<u>6-MONTH CERTIFICATE:</u>	1.30%
<u>12-MONTH CERTIFICATE:</u>	1.80%
<u>24-MONTH CERTIFICATE:</u>	2.30%
<u>36-MONTH CERTIFICATE:</u>	2.60%
\$100,000+ add 0.25	

*APY- Rates subject to change without notice.

WEB SITE ADDRESS:

www.goodsamaritanfcu.com

OFFICE HOURS:

M-F: 8AM- 4:30PM Central time

PHONE NUMBERS:

1-800-488-4584

1-605-361-9685

1-605-362-3390 fax

EXTRA EXTRA- READ ALL ABOUT IT!

Your credit union is paying you a year-end bonus dividend and loan-interest refund!

2018 has been a great year for your credit union. To say thank you to YOU, the members, we are paying a bonus dividend and loan-interest refund.

Here is how the bonus dividend works: We have added up all the dividends that you have been paid this year. That includes all your accounts here at GSFCU-regular shares, Christmas-Club shares, Vacation-Club shares, and share term certificates or CD's. We have taken the dividend that you earned on the individual accounts and posted a bonus dividend of 4 times that amount to the individual share accounts. For example, if you earned \$50 of dividends on your CD in 2018, we will post another \$200 to that CD.

Here is how the loan-interest refund works: If you have or had (paid off) a loan in 2018 at GSFCU and your account is still open, you will be getting a loan-interest refund. We are paying 50% of the loan-interest that you paid on your loan back to you in the form of a deposit to your savings account. So, for example, if you paid in \$200 in loan interest for the year 2018, you will see a deposit in your savings account of \$100. Basically if your loan interest rate is 3%, you actually only paid 1.5%. 😊

This is a major difference between non-profit credit unions and other for-profit financial institutions. Excess earnings above what are needed for the institution to remain safe and sound are returned to the members.

Thank you for your support of Good Samaritan Federal Credit Union. We are excited to be able to pay you this bonus dividend and loan-interest refund. Please continue to check with us for your saving and borrowing needs. Call us at the numbers above with any questions you may have. Remember that your family members are also eligible to join GSFCU and take advantage of all the benefits of the credit union.

FRAUD 'DON'T-DO' REMINDERS

Don't send money to someone you do not know. Do on-line business with sites you know and trust. If you buy items through an on-line auction, consider using a payment option that provides protection, like a credit card. **Don't** agree to deposit a check and wire money back to someone. This is a classic scam technique.

Don't reply to messages that ask for personal or financial information. And also do not click on links or call phone numbers included in a message.

Don't play a foreign lottery. Messages that you have already won can be tempting. If you have to send money to collect- you have not won anything!