

## New Credit Card Regulations

If you own a credit card, you have likely heard about the recent credit card changes. According to the New York Times, and other media, credit union cards are a great value because they operate in consumers' best interests.

The Credit Card Accountability Responsibility Disclosure Act of 2009 limits changes for interest rates, fees, and other significant terms on credit card accounts. It also requires a longer notice when certain terms are changed, bans certain deceptive practices, and provides additional protection to consumers.

New rules should help rein in many abusive credit card practices, but many banks are doing all they can to boost profits, even gouging consumers who maintain good credit.

If you have a credit union credit card, you already know about the low-interest rate, low fees, reasonable grace period, and great member service that are standard operating procedure at a credit union. If you don't have a credit union credit card, now is a great time to get one. Stop in any of our offices to pick up an application.

## Debit and ATM Cards

All members, who currently have a debit/ATM card, will be receiving a new debit/ATM card or ATM only card during the month of June. We are making this change to improve the functionality and service of our debit and ATM cards. In addition to receiving a new card, you will be receiving a new personal identification number (pin). All new cards and PINs should be received no later than June 29th. Please discontinue using your previous card and begin using your new card on June 29th. If you have not received your new card by this date, contact the credit union immediately. If you have any questions, call any of our branch locations.

## FOR SALE

**1995 CHEV 3500 CREW Diesel, 110K miles**

**Make Offer**

**\*\* ANY REASONABLE OFFER  
WOULD BE CONSIDERED \*\***



## Auto Loans & Home Mortgages

*as low as* **4.75%** *for qualified buyers*



Talk to a  
Loan Officer  
for more  
details!

## Current Rates & Services

### Effective 4-1-10 SHARE ACCOUNTS

Account Type	Rate	APY*
Share Savings	.50%	.50%
Share Draft	.25%	.25%
Money Market	.75%	.75%
Student Savers	1.50%	1.51%
IRA	2.80%	2.83%

### CERTIFICATES OF DEPOSIT

Term	Interest Rate	APY*
3 Months	.75%	.75%
6 Months	1.30%	1.30%
12 Months	1.55%	1.56%
24 Months	2.00%	2.01%
36 Months	2.30%	2.31%

\* Annual Percentage Yield \$500 Minimum

# "Member Owned - Member Served"

### BOARD OF DIRECTORS

Terry Appel      Robert Kolander  
 Voris Spittle      Doc Schwarz  
 Laurel Nelson      Charles Friese  
 Howard Kass

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 Chuck Wilgenbusch      Vicky Hakeneis  
 Wanda Daniels      Laura Honken  
 Denise Schreier

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 Gerard Weinandt      Clyde Smith  
 Dell Goedtke

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 Tracey Wilson  
 Shannon Saunders

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Cheryl Janssen      Al Greenfield  
 Cheryl Thiner

### WORTHINGTON OFFICE

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 Marjo Taarud      Brenda Oberloh  
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