



AMERICA'S  
CREDIT UNIONS™  
**WINTER  
2008**

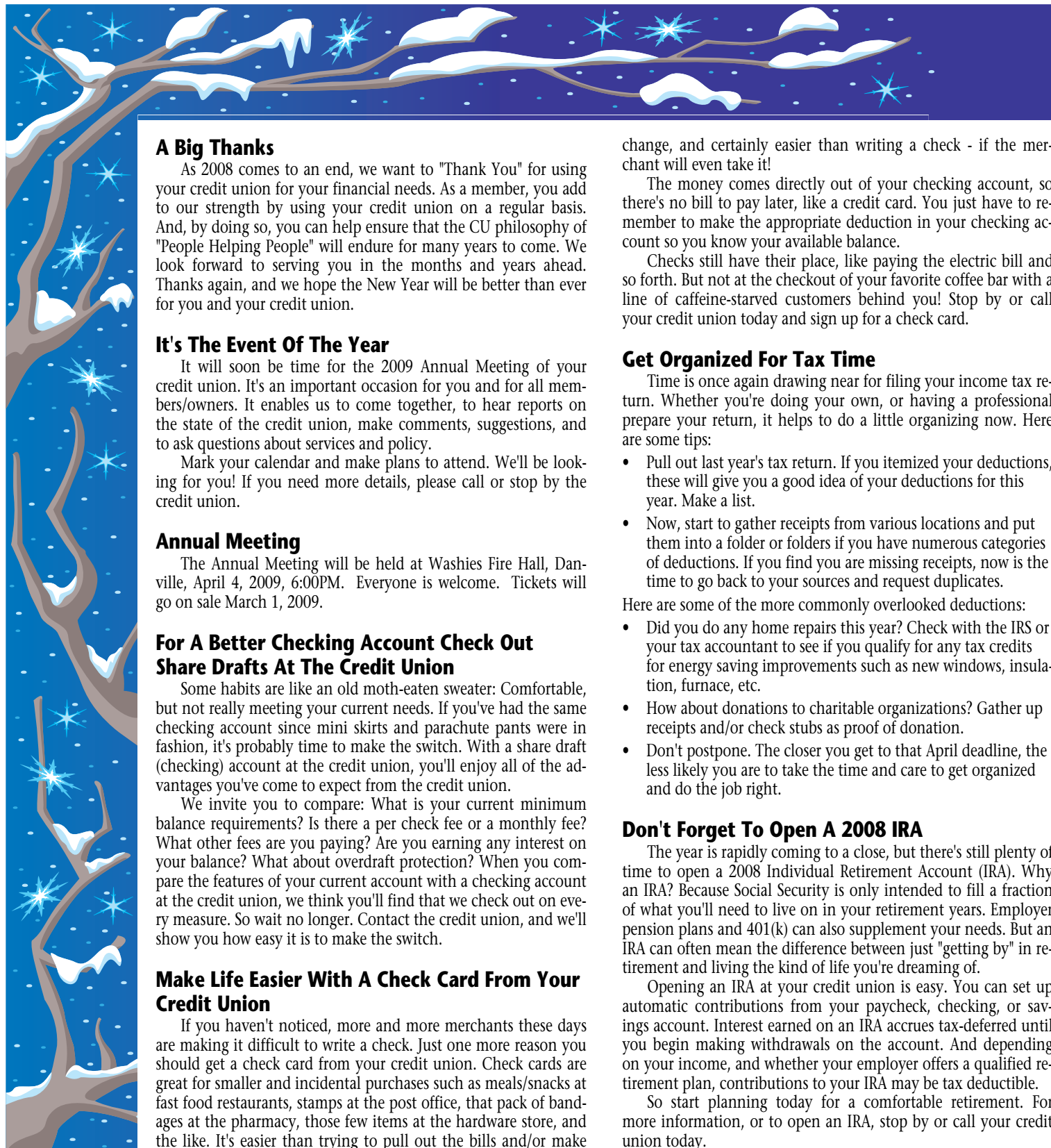
# Central Susquehanna Community

Federal Credit Union

## NEWSLETTER

510 E. Market Street  
Danville, PA 17821  
Phone: (570) 275-3308  
Fax: (570) 275-0599  
www.cscfederal.org  
Mon.-Thu. 8am-4pm  
Fri. 7am-6pm  
Sat. 8am-Noon

NCUA - Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



### A Big Thanks

As 2008 comes to an end, we want to "Thank You" for using your credit union for your financial needs. As a member, you add to our strength by using your credit union on a regular basis. And, by doing so, you can help ensure that the CU philosophy of "People Helping People" will endure for many years to come. We look forward to serving you in the months and years ahead. Thanks again, and we hope the New Year will be better than ever for you and your credit union.

### It's The Event Of The Year

It will soon be time for the 2009 Annual Meeting of your credit union. It's an important occasion for you and for all members/owners. It enables us to come together, to hear reports on the state of the credit union, make comments, suggestions, and to ask questions about services and policy.

Mark your calendar and make plans to attend. We'll be looking for you! If you need more details, please call or stop by the credit union.

### Annual Meeting

The Annual Meeting will be held at Washies Fire Hall, Danville, April 4, 2009, 6:00PM. Everyone is welcome. Tickets will go on sale March 1, 2009.

### For A Better Checking Account Check Out Share Drafts At The Credit Union

Some habits are like an old moth-eaten sweater: Comfortable, but not really meeting your current needs. If you've had the same checking account since mini skirts and parachute pants were in fashion, it's probably time to make the switch. With a share draft (checking) account at the credit union, you'll enjoy all of the advantages you've come to expect from the credit union.

We invite you to compare: What is your current minimum balance requirements? Is there a per check fee or a monthly fee? What other fees are you paying? Are you earning any interest on your balance? What about overdraft protection? When you compare the features of your current account with a checking account at the credit union, we think you'll find that we check out on every measure. So wait no longer. Contact the credit union, and we'll show you how easy it is to make the switch.

### Make Life Easier With A Check Card From Your Credit Union

If you haven't noticed, more and more merchants these days are making it difficult to write a check. Just one more reason you should get a check card from your credit union. Check cards are great for smaller and incidental purchases such as meals/snacks at fast food restaurants, stamps at the post office, that pack of band-aids at the pharmacy, those few items at the hardware store, and the like. It's easier than trying to pull out the bills and/or make

change, and certainly easier than writing a check - if the merchant will even take it!

The money comes directly out of your checking account, so there's no bill to pay later, like a credit card. You just have to remember to make the appropriate deduction in your checking account so you know your available balance.

Checks still have their place, like paying the electric bill and so forth. But not at the checkout of your favorite coffee bar with a line of caffeine-starved customers behind you! Stop by or call your credit union today and sign up for a check card.

### Get Organized For Tax Time

Time is once again drawing near for filing your income tax return. Whether you're doing your own, or having a professional prepare your return, it helps to do a little organizing now. Here are some tips:

- Pull out last year's tax return. If you itemized your deductions, these will give you a good idea of your deductions for this year. Make a list.
- Now, start to gather receipts from various locations and put them into a folder or folders if you have numerous categories of deductions. If you find you are missing receipts, now is the time to go back to your sources and request duplicates.

Here are some of the more commonly overlooked deductions:

- Did you do any home repairs this year? Check with the IRS or your tax accountant to see if you qualify for any tax credits for energy saving improvements such as new windows, insulation, furnace, etc.
- How about donations to charitable organizations? Gather up receipts and/or check stubs as proof of donation.
- Don't postpone. The closer you get to that April deadline, the less likely you are to take the time and care to get organized and do the job right.

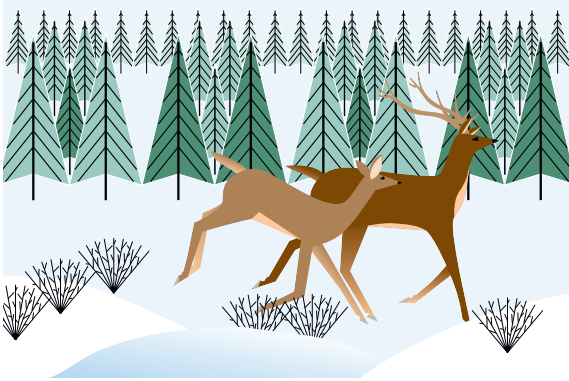
### Don't Forget To Open A 2008 IRA

The year is rapidly coming to a close, but there's still plenty of time to open a 2008 Individual Retirement Account (IRA). Why an IRA? Because Social Security is only intended to fill a fraction of what you'll need to live on in your retirement years. Employer pension plans and 401(k) can also supplement your needs. But an IRA can often mean the difference between just "getting by" in retirement and living the kind of life you're dreaming of.

Opening an IRA at your credit union is easy. You can set up automatic contributions from your paycheck, checking, or savings account. Interest earned on an IRA accrues tax-deferred until you begin making withdrawals on the account. And depending on your income, and whether your employer offers a qualified retirement plan, contributions to your IRA may be tax deductible.

So start planning today for a comfortable retirement. For more information, or to open an IRA, stop by or call your credit union today.

BULK RATE  
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 Danville, Pa



## CURRENT LOAN RATES

EFFECTIVE December 1, 2008  
 ASK HOW YOU CAN QUALIFY FOR A .25%  
 DISCOUNT ON ALL LOAN RATES

TYPE	APR	TERM UP TO:
<b>AUTO LOAN RATES:</b>		
<b>New Autos</b>		
Rates as low as .....	5.39%	84 MONTHS
<b>Used Autos</b>		
Rates as low as .....	5.89%	72 MONTHS
LONGER TERMS AVAILABLE		
Your rate on auto loans may vary from the rates above and will be determined by your credit history, term and age of the vehicle.		
PERSONAL .....	10.00%	60 MONTHS
COMPUTER .....	8.00%	24 MONTHS
SHARE SECURED .....	6.00%	60 MONTHS
STOCK SECURED .....	9.50%	60 MONTHS
<b>HOME EQUITY</b>		
(SECOND MORTGAGE) .....	5.99%	12-120 MONTHS
	6.29%	180 MONTHS
VISA CREDIT CARD ....	10.00%	

VISA payment equal to 3.00% of the balance or a minimum of \$20.00. Twenty five day grace period on purchases only. No annual fee.

Credit life and credit disability insurance are available to members at a nominal cost.

Contact your credit union for further details.

Rates subject to change without prior notice.

\*APR=Annual Percentage Rate

## HOLIDAY CLOSINGS

**Thurs., Dec. 25** ..... Christmas  
**Thurs., Jan. 1** ..... New Year's Day  
**Mon., Feb. 16** ..... President's Day

### CSC FEDERAL CREDIT UNION 2007 BOARD OF DIRECTORS

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