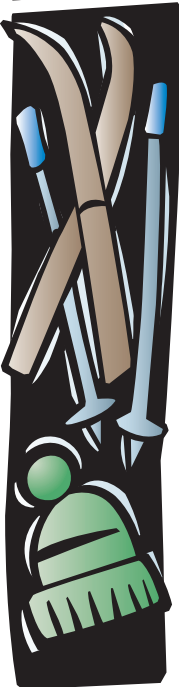




Thank You!

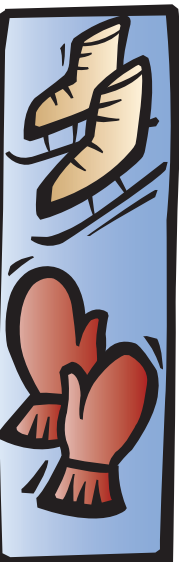
We hope that when you stop by the credit union to make a deposit or to apply for a loan you'll always hear a "thank you" from the staff member working with you. But we'd also like to put it in writing! All of us at the credit union (the board of directors, volunteers, management, and staff) would like to express our appreciation to you for being a loyal member/owner. Your participation in the credit union is what makes us the safe and strong financial institution that we are. Thank you for your support. We literally would not exist without you: The only reason for our being is service to members. Remember, no matter where you are on your life's journey, we look forward to helping you achieve your financial goals in 2010 and beyond.



Making Resolutions

If the upcoming New Year finds you searching for some good resolutions, try some of these:

1. Spend more time with family and friends.
2. Help others - do volunteer work.
3. Enjoy life more. By doing this, you will be a happier and healthier you!
4. Exercise regularly. Exercise keeps you healthy and makes you look and feel better.
5. Make this the year you slim down and keep the weight off. Losing weight can make a difference in your health.
6. Write your will - especially if you have young children.
7. Get out of debt. Get a handle on your finances.
8. Check your credit rating and score. It's best to learn about any problems with your credit record before you apply for credit. By doing this, you may have time to correct them.



Simplify and Save by Consolidating Your Debt

If you're still stuck with the tab from last summer's vacation or you're paying off the Ghost of Christmas way past (those bills from 2008), it's time to simplify and save with a consolidation loan from your credit union. Streamline your finances by having just one debt bill to pay each month, and when you use automatic payment, life gets even simpler. You'll likely save on interest payments as well. Take a look at that department charge card bill and note the interest payment. Shocked? Many department store cards, as well as some credit cards, have interest rates of 23 percent, 24 percent, and higher. So gather up all of those letters from "bill" and come to the credit union. We'll show you how a consolidation loan can help you get back on track. Contact us today.

Crafting a Budget - Three Steps to Creating One That Works for You

Whether it's your plan to get more exercise, eat healthier foods, or gain control of your finances, the toughest part is the same: Getting started. The trick is to take a few steps in the right direction. While a body at rest stays at rest, a body in motion can begin to achieve physical or fiscal fitness.

While we can't help you with your diet and exercise program, we can point the way to a more secure financial future. Make 2010 your year to get financially fit by following these steps:

1. Track your funds: both in and out. Sources of funds typically include items such as a paycheck, self-employed income, interest and dividends, or rental income. Tracking your spending can be more of a challenge. The only way to do so is to write down every penny you spend for a month. It may seem tedious and boring, but unless you do it, you will never know where the money is going. Even small purchases can add up so you need to know about them.
2. Prepare your spending and saving plan. This is where all of your record keeping will pay off. Most people are really surprised to learn just how much money they're spending. Question every purchase. Prepare a plan to cover your needs, including setting aside funds for future items like retirement or a college fund, and scrutinize spending for your wants carefully.
3. Periodically review your plan and update accordingly. Things change. Be sure your budget is keeping up.

Tips on Protecting Yourself Against ID Theft

Your credit union would like to help you guard against identity thieves. Here's what some experts recommend:

- If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.
- Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.
- Buy a shredder. Shred any unneeded mail and documents that contain personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.
- Change your passwords at least once a year, including your on-line banking.
- Pay attention to phishing schemes.
- Remember to check your credit report at least once a year.

Individual Retirement Accounts - Still a Smart Way to Save

The Great Recession took its toll on many retirement accounts. But that doesn't mean you should give up on saving for retirement. Saving money in a Traditional or Roth Individual Retirement Account provides a tax-advantaged way to set funds aside for the future. According to the Internal Revenue Service, you can set up and make contributions to a Traditional IRA if you (or, if you file a joint return, your spouse) received taxable compensation during the year, and you have not reached age 70 1/2 by the end of the year. You may be able to deduct your contributions to a Traditional IRA depending on your income, filing status, whether you are covered by a retirement plan at work, and whether you receive social security benefits.

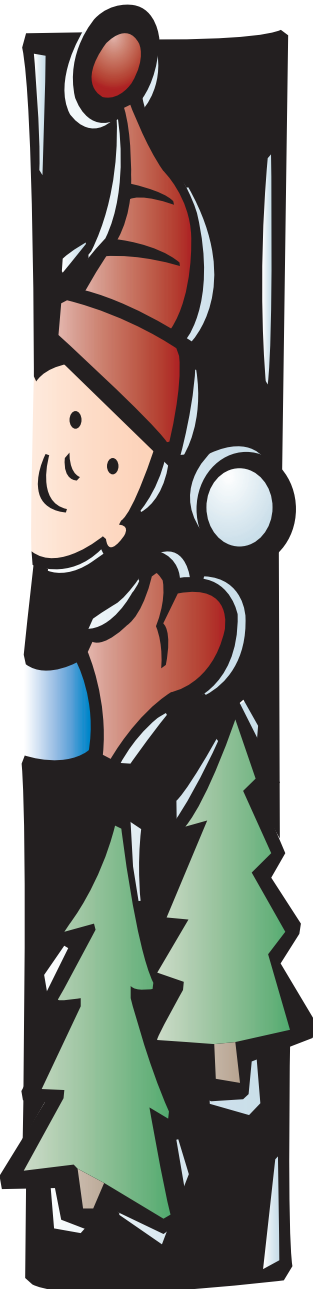
You contribute after-tax dollars to a Roth IRA, but the earnings accumulate tax-free. You can make contributions to your Roth IRA regardless of your age, but your modified adjusted gross income must be less than \$169,000 if you're married filing jointly or are a qualifying widow(er) or \$116,000 for singles or a head of household. For details, visit www.irs.gov and view Publication 590, or ask your tax advisor.

IRA contributions for 2009 must be made by April 15, 2010, but why wait? The sooner you get started, the sooner you will earn interest, so stop by the credit union to open your IRA today.



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PAID
 Permit No. 117
 Danville, Pa

Address Service Requested



CURRENT LOAN RATES

ASK HOW YOU CAN QUALIFY FOR A .25%
 DISCOUNT ON ALL LOAN RATES

TYPE	APR*	TERM UP TO:
AUTO LOAN RATES:		
New Autos		
Rates as low as	3.99%	84 MONTHS
Used Autos		
Rates as low as	4.49%	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
HOME EQUITY**		
(SECOND MORTGAGE)	5.49%	12-120 MONTHS
	5.99%	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

CSC FEDERAL CREDIT UNION
 BOARD OF DIRECTORS

IMPORTANT NOTICE

Remember to transfer money from savings to checking before writing checks or using your debit card. It is each members responsibility to maintain their balance and to deposit or transfer money to cover checks and purchases. Overdraft protection is a privilege we extend to our members, but it is expected to be used wisely. We extend the courtesy of manually transferring funds for you if needed, however it is not to be abused and could result in a fee.

Please be aware of your account balances and make appropriate deposits and transfers as needed.

HOLIDAY CLOSINGS

Mon., Jan. 18Martin Luther King Day

Mon., Feb. 15President's Day

CSC FEDERAL CREDIT UNION BOARD OF DIRECTORS

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