



**ICIFCU AMERICA FEDERAL CREDIT UNION**  
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**1st QUARTER 2013**  
 Jan- Feb- March  
 Quarterly News

<b>Share Dividends - 1st Quarter 2013</b>	
\$50 - And Above	.35% - .36 A.P.Y.
Christmas Club	.50% - .51 A.P.Y.

**TERM SHARE ACCT. 12 Months Only**  
 \$1,000-\$9,999 - .40 % - .40 A.P.Y.  
 \$10,000-Above - .50 % - .50 A.P.Y.  
 Maximum \$50,000 per Account  
 Call office for details.

Message from Your Manager

**40th Anniversary Annual Meeting Huge Success**

Wow! what a turnout, as we celebrated our 40th year here at your credit union, thanks to those that signed up, the place was packed and it was rocking, thanks to Rhonda Scott for the new music and line dance instructor, also for the rest of the committee especially Blanche & Cecil Olliviere for the door prizes and decoration of the hall.

We had some special guests from the Delaware Credit Union League , Jane Bailey, Executive Director spoke about the history of our credit union and Manager Sam Minutola supplied the members a copy of all the former board & staff members going back to the original charter in 1973 up to present, he also signal out some special board members, that kind of set the course for the operation and success we have today.

He thanked all members and advised them to continue to you use your credit union and join your children and grand

Children, to keep us going for another 40 years.

Would like to see more members from the other facilities like Stuart Pharma in Newark, De , to join and get involved.

Those elected to this years board were as follows:  
 Howard "Jake Grandison, Robert "Hap" Hullinger , Helen Collins and Ernest Lewis ( note E.Lewis act. No. is 007 )  
 A meeting will be held at next board meeting to elect new officers this April 10th 2013.

Thanks,

*Sam Minutola*  
 Manager

**Loans for Emergencies and Opportunities**

**Personal loans are for those expenses that roll into your day without any warning. It might be the cost of a car engine that quits on the freeway, or travel expenses for a sudden but necessary trip.**

**You can be a pretty good money manager and still experience the occasional event that throws you off your plans. The washing machine that was going to last 20 years gives up as soon as it's out of warranty.**

**And sometimes, life presents opportunities that are too good to pass up -too good even if they aren't in your budget right this minute.**

**Here are some expenses you might cover with a personal loan:**

- Musical instruments
- Elective surgery
- Elective plastic surgery
- Orthodontia
- Remodeling projects
- Funerals
- Large household purchases
- Weddings ... or, divorces
- Tax bills

**A personal loan is sometimes called a "signature loan," because your signature-along with a good credit history-is about all you need to qualify. You may not have to have any collateral, or security, for this kind of loan. Talk to the credit union today about your personal loan options.**

