



ICFCU AMERICA FEDERAL CREDIT UNION

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3rd QUARTER 2013

Quarterly News

July-Aug-Sept

Share Dividends -	1st Quarter 2013
\$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

Well, it's back to school buying supplies, football (Go Eagles), and Christmas time- just around the corner. Are you prepared? If not, stop by or call your credit union for an X-mas Loan.

Those of you who took advantage of saving for Christmas, the Xmas Club checks will be mailed out in the middle of Oct.

Just a reminder, our office hours are 11:00am - 2:00pm. Please try and call or plan your business within this time frame.

'SOME WORDS OF WISDOM TO LIVE BY'

- Before you speak, listen**
- Before you invest , investigate**
- Before you criticize, wait**
- Before you retire, SAVE**

Thanks

Sam Minutola

Manager

We are still having a great loan sale on vehicles. You can't beat the rate of 2.99%. Call us. Let the loan officer make you a deal you can't refuse .

*When you're ready to go shopping for that new car, make your credit union your **FIRST** stop and save!*



Have you checked your beneficiary information for your account lately or does your account have a joint member with spouse or another person in case you are unable to call of- fice yourself for transac- tions .

