



the bottom line

JULY, 2010

Friendly Federal Credit Union, serving members and their families since 1955.

GOING ON VACATION?



If you are one of the millions of families that will be taking a summer vacation, your credit union can help make it relaxing by assisting you with all your vacation financial planning.

A fun-filled vacation starts with making sure it's affordable. Using payroll deduction or regularly scheduled deposits, you can set aside money for the trip in a painless and easy fashion. (**Tip:** Open a vacation account for next year now!)

If you didn't pre-plan, don't fret - check with your credit union about a personal loan to make your vacation dream a reality. Your credit union is a not-for-profit cooperative dedicated to serving you - its members.

REMEMBER

**Don't Forget to take Friendly Federal's
Visa Card With You!**

- Low Interest Rate -
9.25%
- No Fees
- 25 Day Grace period



Six Reasons for Keeping a Budget

You may hear your parents talk about budgeting and think that it's something you'll deal with when you're older, but it's never too early to start. Why should you budget? Here are six reasons why it's never too early to start mastering your money:

1. A budget lets you control your money instead of your money controlling you.
2. A budget can help you meet your savings goals, like college. It includes a mechanism for setting aside money for savings and investments.
3. A budget helps you prepare for emergencies or large or unanticipated expenses that might otherwise knock you for a loop financially, like college.
4. A budget reveals areas where you're spending too much money so you can refocus on your most important goals, like college.
5. A budget can keep you out of debt or help you get out of debt.
6. Learning how to create a budget now will help you when you're creating one when you're older.

You might think that you don't have enough money to start a budget, but really you do, and it's worth doing! Think of your allowance, birthday money, or any money that you make. It all adds up, and when you start budgeting, you can really get your money to work for you.

Personal Service Loan Promotion

If you are tired of paying 18 to 21% interest on your credit card purchases but you don't want to give up the convenience of money when you need it, Friendly Federal Credit Union has just what you need - - a Personal Service Loan.

With a Personal Service Loan (PSL), you have a line of pre-approved credit with only a 9.75% annual percentage rate.

A PSL carries no finance or service charges until you use it - - and you pay interest only on what you borrow.

If you are approved for a PSL, just call the credit union office whenever you need your money. Run short on vacation? No Problem. A quick call to Friendly Federal and funds from your PSL can be in the mail the same day.

Stop in today to apply for your own Personal Service Loan. It's money when you need it.



Come Grow With Us - Credit Union Membership is a Family Affair . . .

The entire credit union staff would like to thank you for your membership. We are pleased with the confidence you have placed in us, and hope that we will continue to earn your trust with efficient, friendly service for all your financial needs.

Your Family Members Are Eligible To Join

Those eligible:

Member of Immediate Family

- Parent, child, sibling, grandparent and grandchild,
- Stepparent, stepchild and stepsibling,
- Adoptive relationships

Member of Household

- Persons living in the same residence maintaining a single economic unit
- Includes domestic partners, roommates, family members, legal guardian relationships

News . . . You Can Use

Finding the Right Sports Drink. Sports drinks help replenish nutrients and salts that your body loses through perspiration. These liquids are especially good for you if you're going to exert intense physical energy for an hour or more. The Medical College of Georgia recommends sports drinks with no more than 10 to 20 grams of carbohydrates per eight-ounce serving and roughly equal levels of sodium and potassium. Avoid drinks with higher sugar content because sugar can slow the body's cooling process. The College also suggests diluting your drink with water by as much as 50 percent.



More News . . . You Can Use

Receive E-mail Updates from your Credit Union. Your credit union will periodically conduct online promotions and make credit union announcements via E-mail. Don't miss out on upcoming promotions and events. Log on to our website at www.friendlycu.org and submit your Email address today. It's quick, it's easy and it'll help you stay informed.



Lowest Auto Rates In Town!

New Autos

60 Months • 4.25%

72 months • 4.50%

Used Autos

60 Months • 5.00%

72 months • 5.25%

Money Market Account

Open with as little as \$2500

Call Our Office and Ask for More Details!

Holiday Closing

Independence Day - July 5

Labor Day - September 6

Thank You Members

Thanks to our members who made our "Beaver County Women's Shelter" drive a success. We presented the Shelter with a check of \$1320.00 and various supplies for the shelter.

Hats Off To the Class of 2010!

Time to ask about our College Plan:

- \$25.00 cash deposit to checking account
- Free Checks
- No fee Debit Card
- No fee Visa Credit Card

Stop in our office for all the details.

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Monday, Tuesday, Wednesday, Thursday
9:00 a.m. - 4:00 p.m.

Friday - 9:00 a.m. - 6:00 p.m.

Saturday - 9:00 a.m. - 12:00 p.m.

Your savings insured to \$250,000 by NCUA National Credit Union Administration, a U.S. Government Agency

The Bottom Line is published quarterly as a financial service for all our members and their families.

