



# MONEY *Matters*

VOL. 24, NUMBER 2    APRIL 2008

## It's OK To Say Goodbye

We know it can be hard to part with an old friend. That's why we have such great auto loan rates—to help make the transition a little easier. Stop by or call us today to explore your options. We'll help you get into a reliable vehicle that you'll grow to love as much as your old one. Check out our great auto rates below.

### New Car Rates (Up to 2 years old)

<u>Term</u>	<u>APR*</u>
Up to 36 mos.	4.70% to 10.55%
37 to 48 mos.	4.95% to 10.80%
49 to 60 mos. (over \$12,000)	5.20% to 11.05%
61 to 72 mos. (over \$26,000)	5.80% to 6.90%

### Used Car Rates

<u>Term</u>	<u>APR*</u>
Up to 24 mos.	5.20% to 11.05%
25 to 36 mos.	5.45% to 11.30%
37 to 48 mos.	5.70% to 11.55%
49 to 60 mos. (over \$12,000)	5.95% to 11.80%
61 to 72 mos. (over \$26,000)	6.55% to 7.65%

\*APR is Annual Percentage Rate. Applicants must qualify based on normal credit approval guidelines. The Annual Percentage Rate you receive for the indicated loan type will be within the range disclosed and is based on various credit-worthiness criteria. Loan terms and rates subject to change without notice.



## TOP 10 Consumer Fraud and Consumer Scams

An astonishing 13.5% of American adults were victims of fraud and consumer scams in the year before November 2005, based on a survey released in October 2007 by the Federal Trade Commission. Learn to protect yourself: Be vigilant against offers or promotions that promise quick fixes, easy money, instant remedies, and income without effort.

Type of Fraud	Number of Victims
1. Fraudulent weight-loss products	4.8 million
2. Foreign lottery scams	3.2
3. Unauthorized billing—buyer's clubs	3.2
4. Prize promotions	2.7
5. Work-at-home programs	2.4
6. Credit card insurance	2.1
7. Unauthorized billing—Internet services	1.8
8. Advance-fee loan	1.7
9. Credit repair scams	1.2
10. Business opportunities	.8
Other	6.3
<b>TOTAL</b>	<b>30.2 million</b>

Source: Federal Trade Commission

## Avoid Fake-Check Scams

Fake checks are making it tougher to tell if someone is offering you a real deal or just another scam.

The crooks creating the latest fake checks often call or e-mail victims to tell them they have won a sweepstakes or inherited money. The crook invents an excuse to explain why the check is written for an amount larger than the total owed to the recipient. To get faster access to the funds, the crook advises the recipient to accept the too-large check and wire back the "excess" amount.

Because the check appears real, some financial institutions let the recipient withdraw funds immediately. The recipient then wires the "excess" funds to the crook. When the scam is discovered, the financial institution typically withdraws the amount of the check from the victim's account. Meanwhile, the victim loses the amount sent by wire transfer, often thousands of dollars.

## Directors Elected

The Twentieth Annual Meeting was brought to order on February 27, 2008 at 6:00 p.m. The following directors were elected for three year terms: Angella Kemper, Debra Nichols, Delbert Boeker.

### Office Hours:

Monday - Friday  
8:00 am - 5:00 pm  
(No transactions after 4:00 pm)  
Germania will be closed  
Monday, May 26  
in observance of Memorial Day and  
Friday, July 4  
in observance of Independence Day.

### Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 3-31-2008.

#### Regular Share Account

**Dividend Rate..... 1.00%**

**APY..... 1.01%**

Contact the credit union for further information about applicable rates, fees and terms.

### Statistics:

(as of February 28, 2008)

Assets ..... \$ 8,789,319

Shares ..... \$ 7,028,898

Share Drafts ..... \$ 393,288

Loans ..... \$ 6,732,290

Members ..... 2,239

### Board of Directors

Rick Blundell, Jr., Chairman  
Richard Grimmer, Vice Chairman  
Trey Hardy, Treasurer  
Sandy Wellbrock, Secretary  
William Boeer  
Delbert Boeker  
Russell Hill  
Angella Kemper  
Debra Nichols

### Staff

C.W. Barker, President  
Janet Mantey  
Jo Lynne Goldberg  
Brandy Jackson



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency