



MONEY Matters



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Prepare Before You Shop to Get the Best Car Deal

If getting a good deal is important to you, it's critical to prepare for all aspects of a vehicle purchase before you even begin to shop. Otherwise you're likely to pay too much.

The first step in preparing is to figure out exactly what kind of vehicle you want. Ask yourself how big it needs to be, whom and what you'll be transporting, and how important fuel economy and various safety features are to you. Also consider what extras you want. If you've decided beforehand what features you need, you're less likely to get talked into adding others.

There are numerous publications and online resources available to help you decide what car best suits you. For example, Edmund's buyers' guides (edmunds.com), Consumer Reports (consumerreports.org), the Kelley Blue Book (kbb.com), and J.D. Power and Associates (jdpower.com) all include vehicle descriptions, ratings, reviews, comparisons, and other useful information.

It's also important to know what monthly payment amount fits your budget. As a rule of thumb, your total monthly car payments - for all vehicles you own - shouldn't exceed 20% of your monthly take-home pay.



Most importantly, "You need to know how much your desired vehicle is selling for in your area. It might be quite different from other markets. One source for this information in Edmund's True Market Value Pricing page (edmunds.com/products/tmv).

If you plan to finance your purchase, get preapproved for a low-interest loan at Germania Credit Union before you shop. Then, with financing in hand, you can negotiate on a cash basis with dealers.

Lastly, find out what your existing car is worth so you don't accept an excessively low trade-in offer. Then, visit a number of dealerships and see what they'll do for you. The more information you walk in with, the better deal you'll walk out with."

Call us today for all your auto financing needs at 1-800-392-2202 or 979-830-7506.

Germania Credit Union will be selling discount tickets and passes to the following Texas Theme Parks in San Antonio!

*Seaworld Pass - Adult at Kid's Price,
\$8.00 OFF

*Fiesta Texas Tickets- Regular Price: \$49.99
Our Price: \$28.50



GCU Auto Rates

New Car Rates

Up to 36 months.....3.70% - 9.55% 37 to 48 months.....3.95% - 9.80%
49 to 60 months.....4.20% - 10.05% 61 to 72 months.....4.80% - 5.90%

Used Car Rates

Up to 24 months.....4.20% - 10.05% 25 to 36 months.....4.45% - 10.30%
37 to 48 months.....4.70% - 10.55% 49 to 60 months.....4.95% - 10.80%
61 to 72 months.....5.55% - 6.65%

* 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.

Credit Unions: Safer Than Ever

Credit unions are safer and sounder than ever. Credit union capital is near an all-time high. Capital--reserves plus undivided earnings--is the safety cushion that protects against loss. It allows credit unions to survive recessions or turbulent financial markets.



The movement-wide net worth-to-asset ratio at year-end 2009 is at 9.9%, according to the Credit Union National Association, Inc. in Madison, Wisconsin. Credit unions' strength means a strong National Credit Union Share Insurance Fund (NCUSIF)--the federal deposit insurance fund

that guarantees the safety of member savings. In fact NCUSIF's ratio in early 2010 rose to 1.26%.

Germania Credit Union is strong because you, our member-owners, are in control. You demand good member service. According to studies by Consumer Reports and ForeseeResults.com, credit unions ranked higher than banks in terms of customer satisfaction with credit cards and online banking options.

You demand favorable rates and fees. Credit unions remain the low-cost, high-return providers of products and services. It's member leadership that makes our credit union and other credit unions so successful.

Office Hours:

Monday - Friday
8:00 am - 5:00 pm
(No transactions after 4:00 pm)

Germania will be closed
Monday, July 5
in observance of Independence Day
and **Monday, September 6**
in observance of Labor Day.

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 6-30-2010.

Regular Share Account

Dividend Rate.....15%

APY......15%

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

Statistics:

(as of May 31, 2010)

Assets\$11,038,713
Shares \$9,567,950
Loans \$5,507,713
Members2326

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
Anna Hollingsworth
Catherine Wieghat



AMERICA'S
CREDIT UNIONS

Where people are worth more than money.™

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

NCUA

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