



MONEY Matters

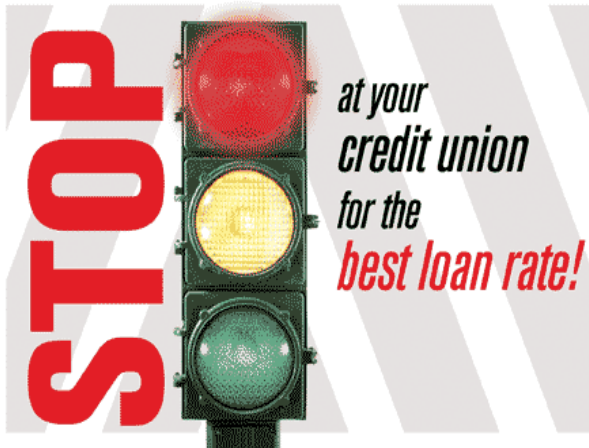


VOL. 24, NUMBER 2 October 2009

Another Easy Way to Pay Online

The options available to pay for goods and services online continue to expand. You can pay for Internet purchases with an automated clearing house (ACH) debit from your account. However, there are a couple of things you should be aware of before providing your financial information online:

1. By providing authorization over the Internet, along with routing and account numbers, you've authorized initiation of an ACH debit to your account for the purpose of purchasing goods or services.
2. Make sure you're on a secure site before entering financial information over the Internet. You'll know you are when the http: prefix changes to https:, "S" for secure.
3. Information relating to the transaction (merchant name and transaction amount, for example) will appear on your monthly share draft/checking statements.
4. You have the right to place a stop payment order on an Internet debit transaction or to be credited for such a transaction if it's unauthorized. However, nothing replaces safe habits and efforts to only use secure sites and prevent your personal info from falling into others' hands.



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.

YOU'RE



While others have had to turn to Uncle Sam for a bailout, members turn to each other, at the credit union.

Excellent service. Lower fees. Better rates. No bailout funds required. It's the credit union difference.

AT YOUR CREDIT UNION



We're celebrating a special day, and you're part of it.

Join us Oct. 15 to celebrate International Credit Union Day with this year's theme "Your Money, Your Choice, Your Credit Union." Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of Germania Credit Union.

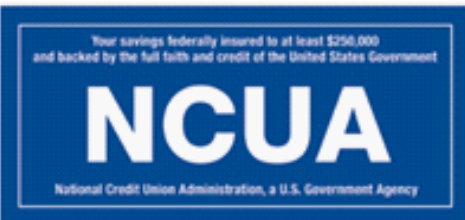
More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

It's your money, and this International Credit Union Day, we want to thank you for trusting Germania Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 979-836-5224 or 800-392-2202 or stop by on October 15 and say hello.

We look forward to seeing you.

Don't Forget -- Let Us Know If You Move

If you're planning to move any time soon, don't forget to change your address with us! To ensure maximum customer satisfaction we ask that you change your address with not only the post office, but also with us. This guarantees that you will receive your quarterly statements, and makes it much easier for us to contact you. If you need to change your address please contact us at 979-836-5224 or 800-392-2202.



Office Hours:
 Monday - Friday
 8:00 am - 5:00 pm
 (No transactions after 4:00 pm)
 Germania will be closed:
 November 11 Veteran's Day
 November 26-27 Thanksgiving
 December 24-25 Christmas
 January 1 New Years



Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 9-30-2009.

Regular Share Account

Dividend Rate..... 0.25 %
APY 0.25 %

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

Statistics:

(as of August 31, 2009)

Assets \$ 10,574,987
 Shares \$ 9,037,152
 Loans \$ 5,794,564
 Members 2,292

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 Wiegat