

Members' Quarterly

Security First Credit Union

Auto Loan Rates

AS LOW AS **1.67%** APR*

New Autos - Used Autos
Refinanced Autos



Visa® Platinum Credit Card

AS LOW AS **3.25%** APR*

Introductory rate for 12 months
Zero balance transfer fees
Zero annual fees



APPLY TODAY at
SecurityFirstCU.com or call **956-661-4005**.

*Annual Percentage Rate. Rate shown is lowest available and subject to change; actual rate may vary due to credit history, loan term and other factors. Security First Credit Union auto loans are not eligible for refinancing promotion. For all credit cards maximum APR is 17.95%.

OCTOBER 2011

President's Corner

Annual Meeting

Free Checking

McAllen Remodel

Skip-A-Pay

Home Equity Loans

Why Throw Away
Your Money?
Save with Sprint!

Look Inside for
more details...

OUR MISSION

We serve our member/owners by providing them with an evolving variety of products, services and financial education in a compassionate, friendly and professional manner.



Federally insured
by NCUA



President's Corner

With the holidays around the corner and a fragile economy looming, many consumers will spend cautiously this season. The National Association for Business Economics expects consumer spending to remain low as concerns about high unemployment and rising prices continue to slow economic growth. The financial services industry continues to feel the impact of a slowing economy, reporting lower loan growth and reduced revenue. Low interest rates, higher expenses and new regulatory legislation put pressure on financial institutions to compensate for lost revenue by increasing fees and revamping the way they do business. Free checking accounts and free debit cards are endangered financial products. The Wall Street Journal reports that banks are considering imposing annual fees of \$25 or \$30 on debit cards and some are considering restricting the number of debit card transactions that a customer may make monthly.

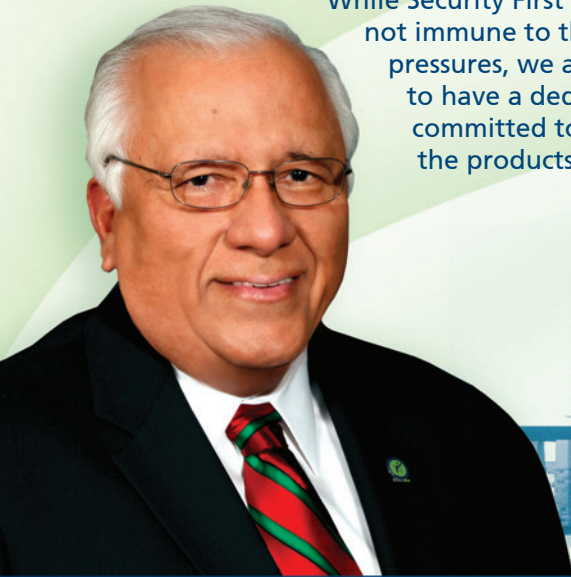
While Security First Credit Union is not immune to these economic pressures, we are fortunate to have a dedicated staff committed to delivering you the products and services

you expect and deserve. This is being accomplished by controlling costs and streamlining operations through the use of innovative solutions. Our summer season Cash Advantage Loan Promotion was a success and in August, we rolled out our new Visa credit card with an introductory rate as low as 3.25%.

Providing you with competitive financial products is merely one way your credit union staff is committed to serving your financial needs. Member telephone surveys, conducted by the independent marketing research company, PSCU, help us identify and improve the service standards you expect. Thank you for your time and responses to this survey. Your opinion matters and gives us the information we need to continue providing you with service you expect.

As the year draws to a close, we are confident that your support will help us end the year in a financially strong position. We encourage you to choose Security First Credit Union as your primary financial institution and we invite you to join us to celebrate our success at the Pharr Events Center where our Annual Membership Meeting will be held on October 18, 2011.

Al Beltran
President/CEO



64TH ANNUAL MEETING

Special loan rate will be announced at the Annual Meeting

Security First Credit Union's Annual Meeting will be held Tuesday, October 18, 2011 at the Pharr Events Center. This year's event promises to be extra special because we will be announcing a special loan rate for our members – you don't have to attend the meeting to be eligible for the loan promotion rate. In addition to the special announcement we will be giving away \$2,000 in door prizes for adults and children. The last day to purchase tickets is Wednesday, October 5, 2011 so don't delay – tickets are available at all branch locations.

Adults \$6.00 and Children \$3.00



Still

Free Checking with Rewards

The only thing missing from a Security First Free Checking account is the monthly service fee!

Recently, many banks have changed their checking and debit card programs and have begun to charge fees for the services that were once free. Security First Credit Union still offers two different types of free checking accounts with no monthly service charge – one of them is right for you. In addition to no monthly service charge, both accounts also have FREE Home Banking, FREE Bill Pay and FREE First Choice debit card with rewards.

Come see how much money you can save without sacrificing the benefits you want in a checking account.



McAllen Remodel



We are excited to announce that the McAllen branch will be remodeled to accommodate the growth of your credit union. The project will begin in mid November and is expected to take approximately eight months. The remodeling will be done on the interior only and will be completed in phases so the branch can remain open for your business needs.



Home Equity loans are NOW

AS LOW AS **4.5%** APR*

APPLY TODAY

at SecurityFirstCU.com or call
956-661-4000 ext. 1251 or 1206.

* Annual Percentage Rate. Rate shown is lowest available and subject to change; actual rate may vary due to credit history, loan term and other factors.



Federally insured
by NCUA



SKIP-A-PAY

during the holiday

Have more cash for the holiday season! Use Security First's popular Skip-A-Pay promotion to skip your payment in December 2011 or January 2012 and leave some extra cash for year-end expenses. Members with auto loans, signature loans and recreational vehicle loans can apply to have their payment deferred for either month they choose. If loan payments are made with payroll deduction, the skipped payment(s) will be deposited into the savings account. There are no fees for this promotion. Watch for a link on our website or come by any office beginning November 1, 2011 to apply.

* Interest will continue to accrue on your loan(s) during the month that the payment is skipped. You may choose to make your normal loan payment to avoid interest from accruing. Ineligible loans include past due loans, mortgage loans, home equity loans, credit cards and Cash Advantage loans. A minimum of six months of consecutive current payments is required for the loan to be eligible for Skip-A-Pay.



Why Throw Away Your Money? Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Security First Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

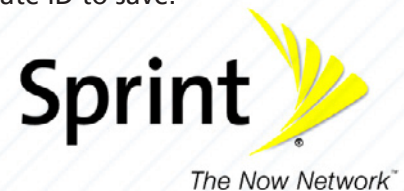
Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

3 ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save.
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store.

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive. What are you waiting for? Start saving today!



Branch & ATM Locations

| | |
|--------------------|--|
| Edinburg | 3515 S. Jackson Road |
| McAllen | 3700 N. 12th Street |
| Mission | 1409 E. Griffin Parkway |
| Pharr | 1218 W. Dicker Road |
| Weslaco | 2502 E. Business 83 |
| Harlingen | 2505 W. Lincoln |
| San Benito | 1140 W. Hwy 77 |
| Brownsville | 255 Morningside Road 465 E. Ruben Torres Sr. Boulevard 2455 Price Road |

Hours of Operation

Weekday Hours:

Monday, Tuesday, Thursday 9:00 a.m. – 5:00 p.m.

Wednesday 10:00 a.m. – 5:00 p.m. • Friday 9:00 a.m. – 6:00 p.m.

Drive-through lanes open 8:00 a.m. – 6:00 p.m. weekdays

Saturday Hours:

Our McAllen, Mission, Edinburg, Weslaco and Brownsville/Price Rd. lobbies are open 9:00 a.m. – noon on Saturdays (drive-through lanes open at 8:00 a.m.). Harlingen and Brownsville/802 Blvd. drive-through lanes are open 8:00 a.m. – noon.

All Security First branches will be closed on the following holidays:

Columbus Day - Monday, October 10, 2011

Veteran's Day - Friday, November 11, 2011

Thanksgiving Day - Thursday, November 24, 2011

Christmas Day - Monday, December 26, 2011

Volunteer Board Members

| | |
|---------------------------|---------------------|
| Joe B. Vasquez | Chairman |
| Leo Dan Perez | Vice Chairman |
| Norma Davis | Secretary/Treasurer |
| Robert G. Champion | Board Member |
| Xavier L. Rios | Board Member |
| Paula D. Saucedo | Board Member |
| Sonny Hinojosa | Board Member |
| Rosie Campos | Board Member |
| Alfonso Garcia | Board Member |

Call Center Hours

Our friendly, courteous and helpful call center specialists are available to meet your needs in English and Spanish seven days a week, from 8:00 a.m. to 9:00 p.m.

**Call 956-661-4000
or 1-800-556-0422**

Free Audio Response & Free Home Banking

Account Inquiries • Loan Payments • Account Transfers

**Call 956-686-7441 or visit
SecurityFirstCU.com**

Questions, comments or concerns

Write to us:

**Supervisory Committee
P.O. BOX 721048 • McAllen, TX 78504**