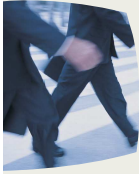




▶ Check out The Ultimate Tailgate Loan Promotion!.....1



▶ New Cost Saving Measures1



▶ Skip your December Loan Payment 2

○ 4th Qtr | ○ Oct-Dec | ○ 2009

Newstracks

ASCFCU

ADDRESSING THE NEEDS OF INDIVIDUAL MEMBERS AND PLANTING THE SEEDS FOR A SECURE FUTURE.

Ultimate Tailgate Used Car Sales Event! Receive 1.00% off of current rates and Enterprise will pay up to \$300.00 towards your first two monthly payments!

Let Augusta Seaboard Community and Enterprise Car Sales put you into the car of your dreams. With rates as low as 4.90%*, you can't beat the savings! Allow Enterprise Car Sales to locate the vehicle you've been dreaming about. It's a stress-free transaction. It's a hassle-free car buying experience they are offering, with over 500 vehicles to choose from. And they make your first two car payments up to \$300.00 per month.* Who could argue with that? Visit our website and click on their link, or go directly to www.cuautodeals.com. See a loan officer at our branch

location, or visit our website at www.augustaseboardfcu.org. Click on the "Products/loans/loan information" tabs to apply online. Be quick because the Ultimate Tailgate Car Sales Event is only here for a limited time!

*Rates listed as Annual Percentage Rate. Rates based on creditworthiness.

Payments are made by Enterprise if the vehicle is purchased from Enterprise only.

Receive 1% off of current rates on all collateral loans! Boats, motorcycles, RV's, trailers and more!



Augusta Seaboard Community FCU offers more than car loans. Imagine flying on the water in your new boat, flying on the open road on the back of your Harley Davidson, or enjoying the open wild in your brand new RV.

Get pre-approved or visit a local dealer to pick out your new toy, then come to our branch office for approval. It's easy, just bring your most recent paystub, \$10.00 loan fee and pick up your check in as little as a half an hour.

Cost Saving measures that affect our members.....

In an effort to continue providing some services, such as debit cards and home banking, Augusta Seaboard Community FCU will no longer be mailing receipts for payments/deposits that are mailed in or dropped in the night deposit box. In addition, we will no longer be mailing out overdraft transfer notices to members. You may verify the deposits and payments made to your account by accessing your account online or call ASCFCU by phone. Not signed up to view your account online? Just visit our website at www.augustaseboardfcu.org and sign up today. These new processes will help our credit union continue to provide lower loan rates and savings deposit rates.



Add more money to your pockets for your holiday

spending budget Today!

Skip-A-Pay Today!

Add some extra cash to your holiday budget by applying for a skip-a-pay. A skip-a-pay allows you to skip your December loan payment and resume your regularly scheduled payment in January.

This allows you the ability to have extra cash for holiday traveling, shopping or even the higher expenses associated with higher heating bills.

To apply, simply come into one of our branch locations and apply. The cost to skip your December payment is just \$35.00. Come see a representative today.

*Certain Restrictions will apply.



This Credit Union is federally insured by the National Credit Union Administration

Visit www.ncua.gov for an explanation of NCUA's Share Insurance Fund. The original increase of insurance to \$250,000.00 was originally slated to expire on 12/31/2009. This insurance has now been extended to 2013.

Looking for options in addition to your Holiday Club Accounts? What about the 10-10-10 option available to members beginning Oct. 15, 2009?

Apply for a Holiday Loan beginning on October 15, 2009. You could qualify for up to \$1000.00 for 10 months with rates as low as 10.0%.* All you need to do is apply online, over the phone, or inside our branch office. It's easy. Be sure to bring your most recent paystub and \$10.00 for an application fee.



Why are we so quick to save \$20 stocking up on pasta when it's on sale, but not quick enough to refinance our homes when rates are "on sale"?

This happens even though it could save us thousands of dollars. Augusta Seaboard Community FCU has a solution. Visit our website and click on the mortgage icon on the home page.

Rates have never been lower. Even a small drop in interest rate could make a big difference in your budget. Doesn't it make sense then to see how much money you'd be saving every month by refinancing your home? In today's times every dollar counts.



Wonder where to use your debit card?

Any SRP ATM is surcharge free to all ASCFCU Debit Card holders. So be sure to take advantage!



Reminder:

Holiday Accounts will automatically roll over into your savings on October 1st. To receive a check, please notify us.

SMARTER INVESTING: Experience vs. Discipline

Rates effective 9/30/09

Savings	Rate
\$0.00-\$99.99	0.00%*
\$100.00-\$5000.00	0.50%*
\$5000.01-\$10000.00	0.75%*
\$10000.01-\$25000.00	1.00%*
\$25000.01-\$50000.00	1.25%*
\$50000.01-100000.00	1.50%*
\$100000.01 and up	1.75%

Checking	Rate
\$0.00-up	0.25%*

Holiday	Rate
Up to \$9999999.99	0.50%*

Money Market	Rate
\$0.00-\$99.99	0.00%*
\$100.00-\$2499.99	0.75%*
\$2500.00-\$9999.99	0.95%*
\$10000.00-\$24999.99	1.55%*
\$25000.00-up	1.95%*

IRA	Rate
Up to \$9999999.99	1.75%*

See a member service representative today for certificate rates!

*All Rates listed as dividend rate.

HOLIDAY CLOSINGS

Monday, Oct. 12, 2009 Columbus Day
Thursday & Friday, Nov. 26 & 27, 2009

Thanksgiving Day

Friday, Dec. 24, 2009 Christmas Eve
Friday, Dec. 31, 2009 New Years Eve

Your Board Members 2009

Charles Smith, Chairman
Al Candler Sr., Vice Chairman

Ralph Guy, Treasurer
Robbie Couch, Secretary and

Supervisory Committee Chair

Paul Wilk, Member

L. Robert Willis, Member

L. Bart Grey, Member



Community Federal Credit Union

