

THE DIVIDEND

July 2009

INTERSTATE CREDIT UNION OPENS IN MIDWAY

Interstate Credit Union has opened its newest office in Midway, on East Oglethorpe Highway. The new office, across from the Midway post office, was built by Howe Construction of Atlanta and is a full-service branch offering checking accounts, savings accounts, personal loans and home mortgage loans.

Stacie Branch, President of Interstate, said “We are excited to expand our market in Midway and look forward to helping new members in that area with their banking. We also feel this location will offer added convenience to our existing members who live or work in that part of Liberty County.”

The branch is open Monday through Wednesday 9 a.m. to 4:30 p.m., Thursday and Friday 9 a.m. to 5 p.m. and Saturday from 9 a.m. to 1 p.m.



RELAY FOR LIFE A SUCCESS

Interstate Credit Union’s 2009 Relay For Life was a success. Our offices raised a combined amount of over \$5,000 .

Fundraising events included our 3rd Annual Poker Run and booths set up the night of Wayne and Appling County’s Relay.

We would like to extend a thanks to all our members for their participation in our

fundraising events.

We would also like to thank **Nang’s** for the donation of eggrolls. During Wayne County’s Relay For Life **Nang’s** generously supplied us with eggrolls to sell. Her donation generated over \$800 worth of funds raised. **Nang’s** is located on West Cherry Street beside our Jesup office. Please stop in and thank her for their contribution.

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Interstate Credit Union

1-800-822-1124

www.iufcu.org

Phone Numbers

Jesup: 912-427-3904 Fax: 912-427-8426

Baxley: 912-367-9719 Fax: 912-367-5470

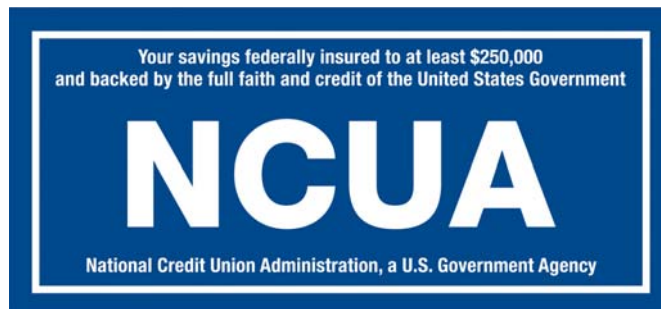
Midway: 912-884-2754 Fax: 912-884-3756

Riceboro: 912-884-2787

NCUA SHARE INSURANCE

President Obama signed the Helping Families Save Their Homes Act into law on May 20, 2009. The law includes many provisions to help families stay in their homes, but the law also includes an extension of the \$250,000 deposit insurance protection, for all credit union members of federally-insured credit unions, through 2013. The increase in the deposit insurance was first put into place last Fall. The extension affects all credit union members by helping to assure every member that their deposits are safe and fully backed by the federal government.

Member accounts at federally-insured credit unions are insured up to the Standard Maximum Share Insurance Amount (SMSIA). Each member is individually insured up to \$250,000 per federally-insured credit union. Joint account holders are insured up to \$250,000 per joint account holder. For example, joint



accounts with two account holders are insured up to \$500,000. Any joint accounts are insured separately from individual accounts. Retirement accounts, like IRA and KEOGH accounts, are also insured up to \$250,000 and insured separately from all other accounts.

If you have any questions about your particular situation, please contact the credit union and we will be able to answer any questions you may have about your level of insurance protection.



Shalala Carter



Patti Robinson



Melanie Vaughn



Monica Dukes

NEW EMPLOYEES

Holiday Closings

Independence Day

July 4th

Labor Day

September 5th and 7th

Columbus Day

October 10th and 12th

Interstate Credit Union would like to welcome Shalala Carter, Patti Robinson, Melanie Vaughn, and Monica Dukes to its staff.

Shalala Carter is our full time Drive-Thru Member Service Representative in Midway. She is married to Tracy Carter and is the mother of Jessica Scott and Johnathon Carter. Shalala has one granddaughter, Shalaun Scott.

Patti Robinson is a full time Loan Officer in Jesup. She is married to John Robinson and is the mother of Brandon, Luke, Alexis and Westley. Patti has twenty years experience in credit unions and the majority of this time has been in lending. For your Mortgage or other loan need stop by and see Patti.

Melanie Vaughn is a full time Member Service Representative in Jesup. She is married to Curtis Vaughn and loves her family. She also enjoys working with the public and helping people.

Monica Dukes is a full time Member Service Representative in Baxley. She is married to Allen Dukes and is the proud mother of Hilary Johnson, who is a student at Valdosta State University.

So, next time you stop by one of our offices please offer a warm welcome to the new girls.

PLATINUM MASTERCARD

Looking for a credit card that offers convenience and buying power as well as low cost? Look no further. Interstate Credit Union can help you establish a Platinum MasterCard account. With a fixed Annual Percentage Rate between 9.9% and 13.9%, no annual fee, and no balance transfer fee you'll be saving money before you know it.

Other benefits include:

- Online access to your current and past credit card statements and the ability to pay your bill electronically directly from your checking or savings account.
- MasterCard Secure Code, an online security service to guard you against unauthorized use of your MasterCard while shopping online at participating merchants. There is no need to get a new card, no software to download, no cost, and no hassles....just added security. Once enrolled in this service, you'll have added confidence knowing that MasterCard Secure Code performs an extra authentication step to protect



your account from unauthorized users online.

- With ScoreCard Rewards each purchase you make with your Platinum MasterCard earns you valuable bonus points you can redeem for brand name merchandise and exciting travel rewards. You can use your ScoreCard for everyday life. To purchase groceries. To pay for an oil change. Even to buy that last minute gift for a friend. So, while you're busy taking care of your life, who's taking care of you? Your ScoreCard.

So what are you waiting for? Apply Today!

Qualification is based on an assessment of creditworthiness and our underwriting standards. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.

CONGRATULATIONS GRADUATES!

Interstate awarded three graduating seniors scholarships this year. From Wayne County, Sydney Ndow was awarded a \$1,000 scholarship. Brittany Blake from Appling County was also awarded a \$1,000 scholarship. While Kayla Izzard from Bradwell Institute in Hinesville was awarded a \$500 scholarship. Congratulations Interstate Credit Union Scholarship winners and 2009 graduates.

Graduates, if you are planning to leave after graduation for whatever reason, you don't have to leave the credit union. We offer many services that will keep you connected. Including:

- Internet Banking—Check your balances, transfer money, see your account history, Pay Bills and more.
- Telephone Banking—Check your account via our automated toll-free system.
- ATMs—Look for CU24 at ATM machines all over the world or go to www.cu24.com/ATMLocator to locate an ATM to use your Debit card to withdraw cash without ATM fees.

- Credit Union Service Centers allow you to perform Interstate Credit Union transactions at more than 3,000 locations in 8 countries. CU Service Centers are credit unions that accept member transactions on behalf of other credit unions. You can conduct transactions, such as, Deposits, Withdrawals, Loan Payments and even make transfers between accounts.

To take advantage of this service, when you enter a service center you only need to know your Credit Union name/home state, Member Number and have a valid photo ID with signature, i.e., State Driver's license, US Passport.

Locations, hours, and directions can be found at www.cuservicecenter.com or 1-800-919-CUSC (2872).

For more information on any of these services please speak to a Member Service Rep. Congratulations and best wishes to all 2009 graduates!

Hours of Operation

Monday - Wednesday 9 a.m. - 4:30 p.m.

Thursday & Friday 9 a.m. - 5 p.m.

Saturday (Drive-Thru Only) 9 a.m. - 1 p.m.

Call for Riceboro hours.

FEE SCHEDULE (as of May 31, 2009)

Share Account Fees

Regular Share Account	
Excessive Withdrawal Fee	\$5.00
	per withdrawal over (6) withdrawals per quarter
Christmas Club	
Early Withdrawal Fee	\$10.00
	per withdrawal if withdrawn before October 1
Check Cashing Fee	\$5.00
	per check cashed if member has less than \$100.00 or uses no other IUFUCU services
Early Account Closure Fee	\$5.00
	for accounts closed within 90-days of opening

Share Draft Account Fees

*Overdraft Fee	\$30.00 per item
*NSF Fee	\$30.00 per item
Stop Payment Fee	\$30.00 per request
Share Draft Printing Fee	Prices may vary depending upon style

Share Draft Service Charge Fee

Per month if minimum balance has not been met	\$4.00
With Direct Deposit	No Charge
Share Draft Copy Fee	\$1.50 per check
VIP Checking Service Charge Fee	\$5.00 per month

Other Service fees

(applicable to all accounts)

Account Reconciliation	\$10.00 per hour
Account Research Fee	\$10.00 per hour
Statement Copy Fee	\$2.00 per copy
Deposit Item Return Fee	\$10.00 per item
Wire Transfer (outgoing) Fee	\$15.00 per transfer
Money Order Fee	\$1.00 per money order
Legal Process Fee	actual charges
Dormant Account Fee	\$5.00 per month (12 months with no activity)

Credit Union Corporate

Check Fee	\$1.00 per check
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Reopen Closed Account Fee	\$25.00 if reopened (within 6 months)
EFT Overdraft/NSF Fee	\$30.00
EFT Stop Pay	\$30.00
Bill Pay Fee	\$5.00 (if inactive for 60 days)

MasterCard Credit Card

Annual Fee	No Charge
Over Credit Limit Fee (per month)	\$25.00
Late Payment	\$30.00
Return Check	\$30.00
Cash Advance Fee	2% of Advance (minimum \$2.00)

Automatic Teller Machine

(ATM)

ATM Card Replacement Fee	\$5.00
ATM Card PIN Replacement Fee	\$5.00
Overdraft Fee	\$30.00
Network ATM Withdrawal	
Transfer Fee	\$1.50
CU 24 ATM Withdrawal Fee	No Charge
ATM Balance Inquiry	\$5.00 (after 2 per month)

Debit Cards

Insufficient Fee	\$30.00
Sales Draft Copy	\$3.00
Debit Card Replacement Fee	\$5.00
Debit Card PIN Replacement Fee	\$5.00

Safe Deposit Boxes

5 x 5	\$18.00
3 x 10	\$22.00
5 x 10	\$42.00
10 x 10	\$62.00

The rates and fees appearing in this Schedule are accurate and effective for accounts as of the Last Dividend Declaration Date indicated on this Rate and Fee Schedule.

*A fee will be imposed for overdrafts created by share drafts, ACH, Point-of-Sale, ATM withdrawals, in-person withdrawals, or by other electronic means.

DIVIDEND NEWS — as of May 31, 2009

	Average Daily Balance	Rate	APY
Regular Shares	\$100.00 - \$2,500.00	0.50%	0.50%
Christmas Club	\$2,500.01 - \$5,000.00	0.75%	0.75%
Vacation Club	\$5,000.01 - \$40,000.00	1.25%	1.25%
	\$40,000.01 +	1.50%	1.50%
Regular Checking	\$300.00 - \$2,500.00	0.50%	0.50%
Student Checking	\$2,500.01 - \$5,000.00	0.75%	0.75%
Senior Checking	\$5,000.01 +	1.00%	1.00%
Money Market	\$300.00 - \$2,499.99	1.00%	1.00%
	\$2,500.00 - \$9,999.99	1.50%	1.50%
	\$10,000.00 - \$24,999.99	1.75%	1.75%
	\$25,000.00 - \$49,999.99	2.00%	2.00%
	\$50,000.00 - \$99,999.99	2.30%	2.30%
	\$100,000.00 +	2.50%	2.50%
IRA Share	\$25.00 +	2.80%	2.80%

Share Certificates & IRA Certificate Rates

* Minimum amount required \$1000.00*

Term	Rate	APY
12 Month	2.80%	2.83%
\$100,000.00 +	2.90%	2.93%
24 Month	3.25%	3.30%
\$100,000.00 +	3.35%	3.40%
36 Month	3.50%	3.55%
\$100,000.00 +	3.60%	3.65%
48 Months	3.50%	3.55%
\$100,000.00 +	3.60%	3.65%
60 Months	3.50%	3.55%
\$100,000.00 +	3.60%	3.65%

Rates are subject to change without notice.

Call a Member Service Representative at (912) 427-3904 for current rates & terms.

