

THE DIVIDEND

October 2009

A BETTER CREDIT CARD

News about credit cards jumped from the personal finance page to the front page in 2009, as many of the tactics employed by credit card companies came under scrutiny. So isn't it nice to know that your credit union's credit card has always had consumer-friendly features and benefits? For example, when credit card companies were shortening their grace periods - the length of time between the arrival of the monthly statement and the payment due date - Interstate Credit Union's credit card maintained a grace

period of 25 days. And credit card companies typically charged a transaction fee of 3% with a minimum fee of \$10, so a cardholder who took a \$50 cash advance had to pay the \$10 minimum. That amounted to a transaction fee of 20%! We do not charge hidden transaction fees or minimum fees for cash advances or balance transfers. So spread the news: When you're looking for a fair deal on a credit card, look no farther than your credit union.

CELEBRATE INTERNATIONAL CREDIT UNION WEEK:

What do 177 million people worldwide have in common? They have joined a credit union to help them achieve their financial goals. This year's International Credit Union Week is Sunday, October 11 through Saturday, October 17, 2009, and its theme, "Your Money. Your Choice. Your Credit Union," reflects the advantages that credit unions provide their members. In the U.S., October is also designated as National Cooperative Month celebrating all cooperatives including grocery, agricultural and energy co-ops, and credit unions.

More than ever, people everywhere are seeking access to fair and affordable

financial services from a provider they can trust. They've turned to credit unions where they can experience an open, democratic cooperative that puts people before profits. This year's theme illustrates that through equal ownership and voting rights, members are in charge of their credit unions. The theme also represents the value, trust, and high-quality service that people looking for a safe place to save and a fair place to borrow find at the credit union. Thank you for making the credit union the choice for your money.

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Interstate Credit Union

1-800-822-1124

www.iufcu.org

Phone Numbers

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

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

Riceboro: 912-884-2787



GO DIRECT CHAMPIONS AGAIN!

We are Champions!

As part of the national *Go Direct*[®] campaign, the U.S. Department of the Treasury has named Interstate Credit Union a *Go Direct* Champion for achieving exceptional results in driving direct deposit enrollments. Interstate ranked first place in the Tier Four category of *Go Direct* Champions, a national competition to enroll Social Security check recipients in direct deposit.

A total of 120 financial institutions – representing more than 24,000 branches nationwide – participated in the *Go Direct* Champions program, which tracked increases in Social Security and Supplemental Security Income (SSI) ACH payments over an eight-month period ending May 31, 2009.

A simple action like switching from paper checks to direct deposit can offer peace of mind to our members who rely on federal benefit payments, most of whom are senior citizens and people with disabilities. Interstate's participation in *Go Direct* Champions underscores our commitment to strong corporate citizenship and our continued commitment to encouraging our members to benefit from the safety and convenience of direct deposit.

A special thanks our tellers and staff for promoting the use of direct deposit for federal benefits. Because of your extraordinary effort, we're all Champions!

To learn more about the *Go Direct* campaign, talk to your branch manager or visit www.GoDirect.org.

Holiday Closings

Columbus Day

October 10th and 12th

Veterans Day

November 11th

Thanksgiving

November 26th

Christmas

December 24th @ 1 p.m.

December 25th All Day

New Years

December 31st @ 1 p.m.

January 1st All Day

AVOIDING OVERDRAFTS

It can happen to the best of us. A simple math error or you've forgotten to enter a transaction in your check register.

Wham! You are facing overdraft and merchant fees. Your credit union would like to give you some simple steps to help you avoid overdrafts:

1. Remember to write every transaction into your check register.
2. Also, remember to account for any automatic bill payments that you may have scheduled.
3. Review and balance your account statement each month.

4. When a check is deposited into your account, the money may not be immediately available.

5. When using your debit card, some merchants may hold an amount of funds greater than your transaction until it clears.

6. Sign up today for Overdraft Protection on your CU checking account and you'll never have to be concerned about bouncing a check, debit card transaction, or automatic payment again.

Call or visit us today to find out more about this valuable service.

E-STATEMENTS EQUAL EASY ACCOUNT ACCESS

Gain fast and easy access to your account information with e-statements from your credit union. An e-statement is an electronic version of your paper statement that you access via your credit union's secure Web site. The statement looks just like the one you currently receive in the mail, but it is stored electronically. On the first of every month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our Web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password for Internet Banking are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

So login to Internet Banking, go to Self Service, and click on E-Statements. No more waiting for the mail to arrive. You'll enjoy safety, timeliness, and convenience.

LOANS ONLINE 24/7

Now playing on a computer screen near you: Loans online 24/7. Our online loan application puts the credit union at your fingertips. It's as quick as a few mouse clicks and as easy as a few keystrokes. It's secure, too. So whether you are in the market for a new vehicle, planning your once-in-a-lifetime vacation, or a personal emergency is putting a strain on your budget, you can apply for your credit union loan from the comfort and convenience of your computer.

And whether you are an early riser or a night owl, you can do so on your schedule, not the credit union's schedule.

So login to Internet Banking, go to Self Service, and click on Loans Online. Need help? Our friendly loan staff are always here to serve you, so don't hesitate to call on us if you need assistance.

WHAT'S GOING ON AT INTERSTATE CREDIT UNION

1. Get your Home Equity Line of Credit from Interstate and receive a Visa Gift Card up to \$200! This promotion ends October 30th and is subject to standard credit criteria and other promotion details.
2. Buy or refinance your automobile with Interstate and make no payments until January 2010! This promotion ends December 31st and is subject to standard credit criteria and other promotion details.
3. Holiday loans for up to \$2,000 for 18 months with rates as low as 7.9% are now available. This promotion ends December 31st and is subject to standard credit criteria and other promotion details.
4. The Credit Union has a gift for you: skip a loan payment for the month of December 2009, January 2010 or February 2010! For complete details please speak to your branch's loan officer.

Visit us on the web at www.iufcu.org for promotion details.

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 September 30, 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 September 30, 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	1.25%	1.25%
	\$10,000.00 - \$24,999.99	1.60%	1.60%
	\$25,000.00 - \$49,999.99	1.80%	1.80%
	\$50,000.00 - \$99,999.99	2.20%	2.20%
	\$100,000.00 +	2.40%	2.40%
IRA Share	\$25.00 +	2.40%	2.40%

Share Certificates & IRA Certificate Rates

* Minimum amount required \$1000.00*

Term	Rate	APY
12 Month	2.55%	2.58%
\$100,000.00 +	2.60%	2.63%
24 Month	3.05%	3.09%
\$100,000.00 +	3.10%	3.14%
36 Month	3.15%	3.19%
\$100,000.00 +	3.25%	3.29%
48 Months	3.15%	3.19%
\$100,000.00 +	3.25%	3.29%
60 Months	3.15%	3.19%
\$100,000.00 +	3.25%	3.29%

Rates are subject to change without notice.

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

