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## Give Us A Call

For information about services, rates and for member service, you can call us Monday through Friday from 8:00 a.m. to 4:30 p.m. Central Time.

On the third Wednesday of each month, Four Points opens for business at 10:00 a.m.

FOUR POINTS CREDIT UNION  
P O Box 541030  
Omaha, NE 68154-9030

Omaha: (402) 431-5180  
Toll-Free: (800) 323-2786  
24-Hr. Loanline: (866) 662-0237  
Fax: (402) 431-5179  
E-mail: [contact@fourpointscfu.org](mailto:contact@fourpointscfu.org)  
Web: [www.fourpointscfu.org](http://www.fourpointscfu.org)

## All Consumer Loan Rates Reduced

All credit union consumer loan rates have been reduced effective January 1, 2012. Loan rates for vehicles, boats, campers and other secured personal loans are reduced by 1.00%.

The rate for a fixed-rate 60-month loan is 3.30%, and rates on other terms are reduced accordingly. The variable rate, which applies to most boat and camper loans is 3.00% regardless of length of term.

Personal loan rates are reduced by 1.25% to 6.50% variable, including personal lines of credit, and 7.00% fixed rates for terms up to 36 months.

All existing variable rate loans are adjusted as of January 1. Payments on these loans are left the same unless a change is requested by the borrower to adjust the payment for the lower interest rate.



Remember that rate discounts are available on secured personal loans. First-time borrowers of the credit union receive a discount of 0.25%. Loans financed at or below the loan value of the collateral are discounted 0.25%. If a loan fits both descriptions, both discounts apply. This would take the 60-month fixed rate down to 2.80%. 🌐

*(Payment example disclosure: a loan at a fixed rate of 3.30% for a term of 60 months would have a monthly payment of \$18.10 per \$1,000 borrowed.)*



## Fixed Rate Mortgage Indicator Rates

See current mortgage rates on our website at [fourpointscfu.org](http://fourpointscfu.org).

**Border to Border**



**& Coast to Coast**

**Distant from us? Don't give it a thought. We serve members throughout the nation and all we do is directed toward making service quick and convenient... no matter where you live.**

## Get in the Practice of Mailing Sooner

Plans for massive cost reductions mean a lot of changes are coming for the U.S. Postal Service. One thing that is likely to become history is the tradition of next-day delivery of local first class mail.

The public is cautioned to now think in terms of two or three-day delivery at best, and perhaps longer if that mail is going across the country.

Consumers need to take this into account and begin changing some of their personal practices, especially when it comes to the payment of bills. Many people are in the habit of mailing bills, mortgage payments or rent checks just a day to two ahead of the due date. That won't do in the future and people will need to add a couple of days to play it safe.

Credit union members may also see delays in the receipt of their monthly statements. One alternative for immediate receipt of statements is to enroll in our home banking system and then sign up for electronic statements. 🌐



## Kick Those Risky Password Habits

As more people are involved in online activity for personal accounts such as home banking and numerous other accounts, we become increasingly vulnerable to security risks. These accounts require a login with a user name and that all-critical password.

Study after study finds that a majority of Americans are pretty lax when it comes to passwords. Many use overly simplistic passwords, some of the most common being "password," "123456" and "letmein." Even those who don't use such simple passwords make the mistake of using the same password for all of their online accounts. The reason people do this, of course, is so they don't have to remember a lot of passwords.

Every login to every account should be unique. If someone uses the same password for a bank account and for a video game service, all it takes is a data breach at the game company to compromise their financial accounts. Those are high stakes.

Make a resolution today to review all of your logins and do two things: 1) create complex passwords and 2) use a different password for every online account you may have. The response may be "That's a lot of passwords to remember!"



The task of managing multiple logins can be made both easy and secure for quite a small investment. There are numerous password management software products on the market that will do the trick. Logins are all stored within the software with just one master password to get to them. Then a simple click automatically logs you into the account you have selected. That master password isn't one that you will use anywhere else or for any other purpose.

The same software will generate complex alphanumeric passwords that would be difficult for anyone to crack. They may be complex but the plus side is you don't have to remember them.

One of the leading products is called RoboForm. It's the one we use at the credit union for the numerous logins our employees use every day. We would offer this additional advice. You can lay another password over the top of the RoboForm master password to view and edit the list. That way, if someone were to get onto your computer and knew the master password, they still couldn't see the actual passwords that are stored in the lists without also knowing the double password. 🌐

## 2012 Rate Outlook is for More of the Same

The 2012 outlook for interest rates is either dismal or great depending on whether you are saving or borrowing. Most economists believe U.S. retail interest rates in 2012 will look much as they have in 2011.

Savers, of course, are eager for interest rates to begin moving up. Today's ultra-low rates put a pinch on yields for everyone and hits especially hard at retired people who were planning on interest as an important supplement to their retirement income. Don't look for a change anytime soon.

Those who are borrowing, whether for house or cars or other consumer purchases, benefit from loan rates at historic low levels.

At its December meeting the Fed reaffirmed its position to maintain rates at exceptionally low levels through mid-2013, meaning a Fed Funds rate of 0% to 0.25%. As a key indicator rate, it affects just about all other rates in one way or another.

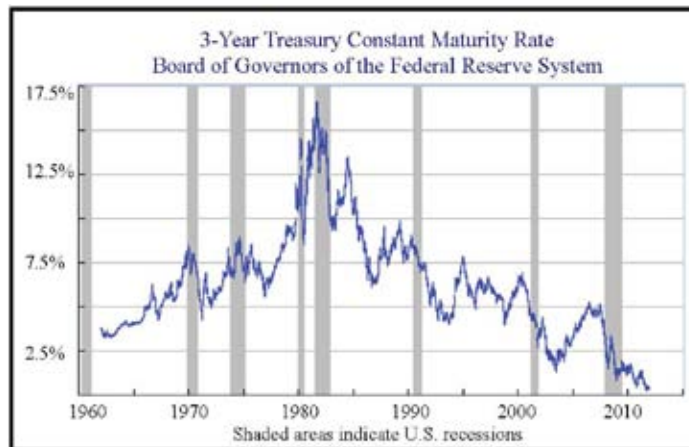
One measure of prevailing savings rates for consumers is the going rate on 12-month CDs at federally insured

savings institutions. The national average has been running in the area 0.40% to 0.50%. With some shopping around you should be able to do better than that.

The Prime Rate has been holding steady at 3.25% for some time now and is not expected to move until the Fed makes a move on the Fed Funds rate. Prime is a key indicator for many retail loan rates.

People getting first mortgage home loans can expect rates to continue near current levels. The rate on a 15-year mortgage has been holding in at about 3.50% for several months with the 30-year rate around 4.00%.

Another key market indicator rate is the rate on 3-year U.S. Treasury Notes. That rate is currently in the area of 0.40%. As an illustration of just how much rates have fallen we are including a graph of the 3-year Treasury. Because of the scale of the graph the current rate almost falls off the bottom. 🌐



## Personal Loans an Excellent Value at 6.50%

Personal loans make good sense and good budgeting, especially now with today's new lower personal loan rates.

Our personal loan rates have been reduced to 6.50% variable and 7.00% fixed for 36-month terms. That sure beats a 15% to 20% credit card rate. A personal loan also gets that balance paid off on a scheduled basis. This is especially important for larger purchases that you don't want to get mingled in with other credit card activity.

Depending on the amount of financing involved, a personal loan can be a good alternative to the cost involved in getting a second mortgage loan. The amount, of course, needs to work for a 36-month repayment schedule.

Personal loans from the credit union are quick and easy. Keep in mind also, that every borrower gets the same low rate. We don't have different rates for different people based on credit scores.

For convenience, go ahead and put your purchases on a credit card account. Then arrange for a personal loan from the credit union to pay off the balance when the statement arrives. 🌐

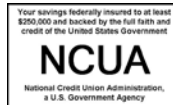
*(Payment example disclosure: a loan at a fixed rate of 6.50% for a term of 36 months would have a monthly payment of \$30.65 per \$1,000 borrowed; at 7.00% the payment would be \$30.88.)*



## January 2012 Savings Rates

	RATE	APY*
Savings of \$1,000 or more & IRAs	0.40%	0.40%
Savings under \$1,000 & Checking	0.15%	0.15%
Youth Savings (Age 18 & younger)	0.40%	0.40%

\*Annual Percentage Yield



**Dividend Rates** on savings are variable and are established on a monthly basis at the sole discretion of the Board of Directors, and are determined in advance of the month for which they will be paid. Interest is calculated on the daily balance and is paid and compounded on the last day of the month.

**Rates Shown** in the schedule are those in effect as of the month shown in the box. If you are looking at an outdated schedule, please check with the credit union for current rates at (402) 431-5180 or (800) 323-2786.

### Excellent Rates on Time Certificates

Visit our website or call for details.

## Current Loan Rates and Terms

As of January 1, 2012



### Vehicle Year

Vehicle Year	Conventional
2011 - 2013	72 months
2007 - 2010	60 months
2005 - 2006	48 months
2004 & Older	36 months
Classic	48 months

### Rate Adjustments

- Deduct .25% for financing at or below loan value on used or 80% or less of retail value on new
- Deduct .25% first time borrower

**Excellent vehicle warranties, excellent prices...call for a quote.**

**Conventional Financing Rates** (based on 100% financing at conventional terms shown above)

	Variable Rate		Fixed Rates							
	Est Mo PMTPer \$1,000		36 mo. Est Mo PMTPer \$1,000	48 mo. Est Mo PMTPer \$1,000	60 mo. Est Mo PMTPer \$1,000	72 mo. Est Mo PMTPer \$1,000				
2009 - 2013	3.00%	\$15.19*	3.10%	\$29.13	3.20%	\$22.22	3.30%	\$18.10	3.80%	\$15.55
2007 - 2008	3.50%	\$18.19**	3.60%	\$29.35	3.70%	\$22.45	4.20%	\$18.51		
2005 - 2006 & Classic	4.25%	\$22.69***	4.35%	\$29.68	4.85%	\$22.96				
2004 & Older	5.25%	\$30.08****	5.35%	\$30.13						

Based on \*72 months, \*\*60 months, \*\*\*48 months, \*\*\*\*36 months

**Boats, Motor Homes, Trailers & Campers** 100% Purchase Price (see schedule below)

	Variable Rate		Fixed Rates							
	Est Mo PMTPer \$1,000		36 mo. Est Mo PMTPer \$1,000	48 mo. Est Mo PMTPer \$1,000	60 mo. Est Mo PMTPer \$1,000	72 mo. Est Mo PMTPer \$1,000				
	3.00%	\$15.19*	3.10%	\$29.13	3.20%	\$22.22	3.30%	\$18.10	3.80%	\$15.55

**Credit Union Savings Secured** (100% of value)

10 years	1.40%	\$8.94	Certificate-Secured 1% over Certificate Rate
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### Personal Loans

36 months	6.50%	\$30.65	7.00%	\$30.88
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**2nd Mortgage** (80% market value less first mortgage) Rates are for 80% financing. Fully amortized for term shown.

	Variable Rate		Fixed Rates					
	Est Mo PMTPer \$1,000		36 mo. Est Mo PMTPer \$1,000	48 mo. Est Mo PMTPer \$1,000	60 mo. Est Mo PMTPer \$1,000	72 mo. Est Mo PMTPer \$1,000		
Closed-End 15-Year	4.25%	\$7.52^	4.35%	\$29.68	4.45%	\$22.78	4.55%	\$18.67
Line of Credit 5-15 yrs.	4.25%	\$7.52^	Adjustable Mortgages available - call for rates					

^Based on 15-Year Term

**1st Mortgage Variable Rate** (80% Appraised Value) 30 Years

Variable	4.00%	\$4.77
Fixed Rate	Market Rates - call for quote	

**Rental Units** (75% Appraised Value) 15 Years

Variable	4.50%	\$7.65
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**Four Points FCU** is an equal opportunity lender complying with the Federal Truth in Lending Act. Rates, terms and conditions are subject to change without notice. Variable rates on existing loans subject to change with 30-day notice.

**24-Hour  
Loan-By-Phone  
Toll-Free  
(866) 662-0237**

### Boats, Motor Homes, Trailers & Campers

Under \$5,000	72 months
\$5,000-\$9,999	84 months
\$10,000-\$14,999	96 months
\$15,000-\$19,999	108 months
\$20,000-\$24,999	132 months
\$25,000 or more	144 months