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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)

## Car Loan Rate Discount Wraps Up in December

Members still have an opportunity to take advantage of a rate discount on credit union car loans through December.

The 0.50% discount is available on all new-money car loan applications taken or loans closed during December. Take a look at the rate page and deduct a half percent from all of the regular vehicle loan rates.

The additional rate discounts of 0.25% each for first-time borrowers and loans at or below vehicle loan value apply on top of the discount special. The special discount is not available on refinances of existing credit union loan balances. Give us a call for the details. 🌐



## Eligibility of Family Members

We like to occasionally remind our members of the eligibility of the members of their families for Four Points membership. Through your membership these family members are also eligible.

Parents and grandparents, children and grandchildren, brothers and sisters can all become members. Pass along the benefits of Four Points membership. 🌐



## 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.

## Girl Scouts Promote Financial Literacy

We tip our hats to the Girl Scouts of the U.S.A. for their recent introduction of a new badge program for financial literacy.

It is so important for young people to be introduced to personal financial management at a young age. The skills they learn will benefit them for a lifetime.



There are 11 badges in the Girl Scouts financial literacy series, beginning with the very basics of making change and knowing what a dollar can buy for

Kindergarten-age girls. The badges progress through money management for Brownies, savvy shopping for Juniors, personal budgeting for Cadettes, financing and buying power for Seniors, to living on their own and maintaining good credit for Ambassadors.

The program was developed with a panel of professionals from banking, nonprofits that focus on financial literacy, and government agencies like the FDIC. 🌐

## Mortgage Loans: Consider the Cost of Origination

When you get a mortgage loan the interest rate is going to be your primary concern. But when you shop for rates, it is important to also consider the other costs that can go with the origination of your loan.

It isn't uncommon for mortgage loan origination costs to mount up to several thousand dollars. Much of that can be mark-up and various types of "junk" fees added by the lender.

We offer competitive mortgage rates at Four Points, plus a lower cost of origination than at most other lenders. There are no application or origination fees on our long-term fixed-rate mortgages. On adjustable-rate mortgages we have an origination fee of \$225. That's it!

Of course, there are other third-party costs that go with making a first mortgage loan. Borrowers pay for appraisals and title insurance, which are the larger cost items. There are some other smaller costs for a closing agent (if closed other than in our office), flood plain certification, express delivery of documents and lien filing fees. These are third-party costs the credit union passes through to borrowers, but we do that without a penny of mark-up.



When you are in the market for a home loan we hope you will look to the credit union for financing.

Besides offering good rates and low costs, the process is easy for our members no matter where they live. You work with us by phone and perhaps by fax and e-mail all the way through the point of closing. For our distant members we engage a local third-party agent to do the closing for us, usually a title insurance company unless it is in a state that requires an attorney.

Our mortgage lending spans the country. At the time this newsletter was being put together we had just completed loans in New York and California. We have made mortgage loans as far away as Alaska.

Just like all of the business we do with our members, distance should never be a concern...not even for a transaction as involved as a mortgage loan. 🌐

## Credit Unions Gain from Big Bank Protest

As protest movements go, the consumer protest against big banks has been low key, but it is certainly having an effect. What became known as “Bank Transfer Day” was triggered by a Bank of America announcement of a \$5 monthly fee for debit card customers.

One California consumer decided “enough is enough” and launched the campaign through social media to encourage consumers to switch their accounts from the big banks to credit unions or community banks. The campaign caught fire and became national news.

Bank of America soon rescinded its plan for the new debit card fee. Several other big banks that had planned to follow the BoA lead also backed away from those plans for new debit card fees. But it was too late to offset the customer discontent that had grown through the transfer campaign.

We don't know what happened with customer switches to community banks, which was no doubt a healthy sized movement. We do know that more than 650,000 consumers moved their accounts to credit unions since the campaign was begun. In one week alone it was reported credit union membership grew by more than 100,000, the biggest new member surge in the history of credit unions.

The initial wave of account transfers may be done, but a gradual shift is likely to continue. One independent research firm surveyed 5,000 customers of the 10 largest U.S. banks. The survey found that 9% of those consumers plan to move their accounts over the next 12 months.

The publicity surrounding Bank Transfer Day has also increased public awareness of credit unions, as many nationally prominent financial advisors have pointed consumers in the direction of credit unions as an alternative to the big banks.

The public has become more aware of the cooperative structure of credit unions where members are the owners and have volunteer boards of directors elected from among the members. With cooperative ownership credit unions typically have better rates on both loans and savings and charge fewer and smaller fees.

It seems that the big banks are increasingly treating their customers with indifference and have more concern about generating big profits than providing value. Credit unions and community banks have a lot to gain in the current wave of discontent, and so do those new members and customers who are making the switch. 🌐



## Switch to e-Receipts May Come Quickly

As you go about your holiday shopping with many major retailers this year, you may run into something new: electronic receipts. These are receipts you access through your computer or Smartphone rather than receiving paper receipts.

E-receipts are a tidal wave that will change shopping for many. That's good news for technology buffs. It may be an unwelcome change for some consumers, especially older shoppers, who prefer traditional paper receipts. It's a change that is here and one that will likely become the standard.

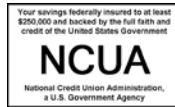
It is estimated that within the next five years the use of Smartphones for purchases will increase by nearly 40%. It is expected that 60% of major retailers will switch to e-receipts. The way technology moves, these current estimates are likely to be low. The percentages will probably be higher and the rate at which the changes occur will probably come sooner. 🌐



## December 2011 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 December 1, 2011



### Vehicle Year

Vehicle Year	Conventional
2010 - 2012	72 months
2006 - 2009	60 months
2004 - 2005	48 months
2003 & 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)

**Subtract 0.50% Thru December**

	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.	
2008 - 2012	4.00%	\$15.65*	4.10%	\$29.57	4.20%	\$22.67	4.30%	\$18.55	4.80% \$16.01 (2010 & newer)
2006 - 2007	4.50%	\$18.64**	4.60%	\$29.79	4.70%	\$22.89	5.20%	\$18.96	
2004 - 2005 & Classic	5.25%	\$23.14***	5.35%	\$30.13	5.85%	\$23.42			
2003 & Older	6.25%	\$30.54****	6.35%	\$30.58					

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.		
	4.00%	\$15.65*	4.10%	\$29.57	4.20%	\$22.67	4.30%	\$18.55	4.80%	\$16.01

**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	7.75%	\$31.22	8.25%	\$31.45
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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.		
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