

# COMMUNICATOR



Sentinel Graphics  
Federal Credit Union

WINTER 2010

## NEW CARS - USED CARS

### SAME Great Rates

Whether you're buying a new or pre-owned vehicle, see us first for some of the lowest auto financing rates you'll find anywhere. Plus, our flexible repayment terms means you'll have a monthly payment that's easy on your budget.

Applying is made easy too. Just complete a loan application online at [www.sgfcu.org](http://www.sgfcu.org), call us or stop by our office.

*\*Annual Percentage Rate. Members must meet credit union lending guidelines.*

as low as  
**3.99%**  
APR\*

## No Surprise Visa Card

No surprise rate hikes. No surprise hidden fees. No surprise credit line cuts. The only surprise you get with a Sentinel Graphics Visa card is that despite the economy, we've kept our credit card this good...

- Fixed, low rates
- No annual fee
- No balance transfer fees
- No transaction fees for cash advances
- Interest free grace period on purchases paid in full

**SPECIAL LOW APR TRANSFER RATE!** Transfer the balances from other lenders' high interest rate credit cards and pay a low rate that's not an introductory rate. It's guaranteed until you pay off your transferred balances!

If you'd like to carry a credit card with no surprises – just good value – then apply for our Visa card today.



**WHEN:** January 1-31, 2010

**WHAT:** We'll give you Blue Book Trade-In Value<sup>1</sup>

**PLUS \$1000!** Upon used vehicle purchase from Enterprise Car Sales

**PLUS** We'll Make Your First Two Payments Up To **\$600!**<sup>2</sup>

**PLUS** Auto financing

rates as low as  
**3.99%**  
APR<sup>3</sup>

Call Sentinel Graphics FCU to get pre-approved today! Or visit [www.sgfcu.org](http://www.sgfcu.org) and apply online.

**WHERE:** ENTERPRISE CAR SALES  
2150 N. State Road 7  
Lauderdale Lake, FL 33313

For models available, call **Enterprise Car Sales at (866) 850-8202.**

<sup>1</sup>Trade-In values obtained from © 2009 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1000 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales Vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 1/1/10 - 1/31/10. <sup>2</sup>Vehicle must be financed using standard financing terms through the Sentinel Graphics Federal Credit Union to qualify for payment offer. Enterprise will make the first two payments on the payment due date up to \$600 total on member's behalf after vehicle is financed through Sentinel Graphics Federal Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid from 1/1/10 - 1/31/10. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. <sup>3</sup>APR=Annual Percentage Rate. Rates as low as 3.99% APR for 36 months. 100% Financing available including Tax, Title and License. Financing for qualified Sentinel Graphics Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 1/1/10 - 1/31/10.

## President's Message

# Support YOUR Credit Union

If you like the kind of personal service you get from your credit union, please spread the word. We count on the relationships we build with our members and the referrals that keep our credit union strong.

In this economy, banks are coming and going every day. Our credit union has been around since 1961, and with your support we'll be around for a long time to come. Your credit union is a safe, secure financial institution that you can trust in. We're here for you and the more you are there for the credit union the more we can offer.

By using our services and encouraging your friends and family to do the same, you are helping to ensure our longevity and continuing success. To say thank you for your efforts, we're offering a \$25 bonus to both you and each eligible person that you refer to join the credit union.

You know that Sentinel Graphics FCU is a different kind of financial institution that exists for the benefit of our members. The fact that we are not-for-profit says a lot! Share the secret with your coworkers and family. Growing the credit union keeps us going strong, and that's the secret of our success!

**Nancy Dultz**  
President

## Help Yourself Membership Drive!

Get in on our "Help Yourself" Membership Drive and help yourself to \$25 for every member you refer to join Sentinel Graphics FCU. There is no limit to the number of new members that you may refer...the more, the better! Get rewarded for supporting the growth of Sentinel Graphics FCU.

Receive a \$25 bonus for each referral that results in a new membership during the drive, which runs until February 26, 2010. What's more, your family member or eligible co-worker will also receive \$25 upon joining the credit union.

So help yourself to some easy cash, help a friend or relative enjoy the same benefits of belonging that you do and help the credit union grow even stronger. To participate in the drive, complete and pass along the Referral Form for the new member to present when joining the credit union. Referral forms are available online and at our office.

### Who Can Join Sentinel Graphics FCU?

Membership is open to all employees of the Sun Sentinel Company, the Printing Association of Florida (located within a 25 mile radius of either credit union office), and to a number of other employee groups. All relatives of members - no matter how distantly related - are eligible to join the credit union.

### "Help Yourself" Referral Form

Your Name \_\_\_\_\_

Phone Number \_\_\_\_\_ E-Mail Address \_\_\_\_\_

Referral Name \_\_\_\_\_

Relationship \_\_\_\_\_

**PLEASE NOTE:** To qualify for \$25, the account must remain open for six months and show activity within the first three months by way of additional deposits or use of additional services. Referral forms must be presented at time of account opening.

## HOLIDAY CLOSINGS

**Martin Luther King Jr. Day**  
Monday, January 18, 2010

**Presidents' Day**  
Monday, February 15, 2010

**Loan Rates\***  
NEW CARS and USED CAR LOANS  
as low as 3.99%

SIGNATURE as low as 10.50%

HOME EQUITY as low as prime

\*All rates are Annual Percentage Rates and subject to change. Rates include a 1/2 percent discount for members with a credit union checking account, ATM card, direct deposit and VISA card and are based on individual's creditworthiness. If net pay direct deposit is not available, then at least 90% of paycheck must be deposited into a credit union account through payroll to be eligible for a 1/2% discount. Discount not applicable to pre-existing loans, VISA and Home Equity loans.



Sentinel Graphics  
Federal Credit Union

**FORT LAUDERDALE**  
500 N.E. 4th Street, Suite 110  
Ft. Lauderdale, FL 33301  
Tel: 954-522-LOAN  
Fax: 954-522-0629

**Monday & Thursday:**  
8:30 a.m. - 4:30 p.m.

**Tuesday:**  
10:00 a.m. - 4:30 p.m.

**Friday:**  
8:30 a.m. - 6:00 p.m.

**WEB SITE:**  
[www.sgfcu.org](http://www.sgfcu.org)

