

FALL 2010

New & Used Vehicle Rates
as low as

3.49%
Annual Percentage Rate*

Up to 66 mos. - Offer ends 12/31



Don't be left out!

Many promotional specials are offered electronically only. Make sure we have your email address and sign up for eStatements at Chemcel.org.

With these specials, you can't drive a better bargain!

Dealerships are offering close out specials and cash rebates

Chemcel is offering an incredibly low rate as low as 3.49% APR!*

That's right! Until December 31st, Chemcel is offering auto loans for as low as 3.49% APR!* What's more, we also have everything else you need to make your purchase perfect:

- Extended Warranty Insurance—to protect your investment after your purchase
- GAP Insurance—to pay the difference between the loan value and the value of your car should a loss occur
- Payment Protection—to offer payment relief when you are out of work or sick
- Automatic Payments—to have your payments automatically debited from your Chemcel accounts
- 24/7 Online Services to:
 - Find out your current loan balance
 - Determine how much interest has been paid
 - Make payments and more!

Take advantage of this incredibly low rate by getting pre-approved before you visit the dealerships. You'll enjoy better bargaining power and the ability to get the car or truck of your dreams at the best price possible. Call, visit Chemcel.org or stop by one of our offices today!

*APR=Annual Percentage Rate. Rate subject to change without notice. Normal credit criteria applies.

► Just what you need for the holidays . . . Anytime Cash to use for anything!

Now, with Anytime Cash from Chemcel, you're prepared for anything! Available from November 15th through December 31st, Anytime Cash is a great way to help you make any purchase. Use it for holiday spending or just a winter getaway. Anytime Cash is great for any reason. And, you can get \$1,200 at a low rate of 12% Annual Percentage Rate for a term of 12 months, you can't beat it anyway, anyhow! Find out how Anytime Cash can add up to many memories for you. Call or stop by our offices to sign up and ask any questions you have today!



Planning a new car purchase? Then you want to get GAP.

What's GAP? In short, it's the best way to protect your new investment and yourself from financial loss. That's because GAP insurance will pay the difference between the actual cash value of your vehicle and the current outstanding loan balance in the event of a loss. This difference is the "GAP" you'd be personally liable for if you weren't covered. In some cases, GAP insurance will also pay your regular insurance deductible, as well. It's bad enough to lose a car to an accident. But having to continue making payments for it long after it's gone is even worse. Find out more about GAP insurance through Chemcel. And, while you're at it, look into our great low rate of 3.8% on a new vehicle (see article on front page). Then, pick up the phone or stop by one of our offices today to ensure you're covered before you suffer a loss.

► Does your checking account reward you just for using it?

It does if it's Reward Checking from Chemcel FCU.

It's FREE, there's absolutely no minimum balance and, best of all, it:

- Earns 4.01% APY on balance up to \$20,000
- Earns 1.01% APY on balances over \$20,000
- And it will reimburse you for up to 25 ATM usage charges each month!

Qualifying for this great checking account is easy.

All you have to do is:

- Open it as a personal (not business) checking account
- Make a minimum of 12 debit card transactions per month
- Use online banking at least once per month
- Sign up for electronic statements and
- Have a minimum of 1 ACH debit or credit each month, or direct deposit

With rewards like these, there's no reason to have a checking account anywhere else! Give us a call or visit your nearest Chemcel location to sign up for Reward Checking today!



Reward Checking offers all the convenience you will need.

- Debit Card
- Internet Banking
- Free Bill Pay

Plus it earns an incredibly high interest rate!



Dividend Rates (Effective 9/29/10)

	APR*	APY*
Shares (Savings)		
\$25 – \$24,999	0.39	0.40
\$25,000 – \$74,999	0.59	0.60
\$75,000 and over	0.79	0.80
Rewards Checking		
\$0 – \$20,000	3.93	4.01
\$20,000 & over	1.00	1.01
Accounts not meeting specified criteria will be paid APY .10		
Prime Checking		
\$500 – \$24,999	0.20	0.20
\$25,000 – \$74,999	0.30	0.30
\$75,000 and over	0.39	0.40
Merit Checking	n/a	n/a
Basic Checking	n/a	n/a
Money Market		
\$2,000–\$24,999	0.995	1.00
\$25,000–\$74,999	1.09	1.10
\$75,000 and over	1.19	1.20
IRA Shares	2.22	2.25
Christmas Club	0.85	0.85

Share & IRA Certificates (Effective 9/29/10)

	APR*	APY*
Share Certificates/IRA \$1,000.00 – \$24,999.99		
Term: 6 month	1.34	1.35
1 year	1.49	1.50
2 year	1.74	1.75
3 year	1.83	1.85
4 year	2.03	2.05
5 year	2.23	2.25
Mini-Jumbo Share Certificates/IRA \$25,000.00 – \$74,999.99		
Term: 6 month	1.39	1.40
1 year	1.53	1.55
2 year	1.78	1.80
3 year	1.88	1.90
4 year	2.08	2.10
5 year	2.27	2.30
Jumbo Share Certificates/IRA \$75,000.00 +		
Term: 6 month	1.44	1.45
1 year	1.59	1.60
2 year	1.83	1.85
3 year	1.93	1.95
4 year	2.13	2.15
5 year	2.32	2.35

Loan Rates (Effective 4/1/10)

	APR*
New & Used Auto (36 to 60 months)	as low as 3.49%
Personal Loan (12 to 48 months)	as low as 9.00% up to 18%
Platinum Visa/MasterCard	9.75%
Gold MasterCard/Visa Gold	11.75%
MasterCard/Visa	13.75%
Quick Cash (Line of Credit)	15.00%
Home Equity	5.00% to 6.75%
Share Secured Certificate	2% + Dividend
Stock Secured (75% of current price)	Current prime rate

APR=ANNUAL PERCENTAGE RATE

APY= ANNUAL PERCENTAGE YIELD

Rates and terms subject to change without notice. Contact the credit union or visit our website at CHEMCEL.org for current rates.

The annual percentage yield assumes no withdrawal of principal or interest during the month. Fees may reduce the earnings on Share accounts. A penalty may be imposed for early withdrawal.

The loan rate you pay will be based on the number of years your loan is financed, down payment, plus your credit history.





Skip your loan payments and skip your way through the holidays.

Worried about having enough money to make loan payments and enjoy the holidays? Then worry no more. Beginning October 19th, you can sign up to skip your December loan payments—including payments on your Chemcel credit cards. Your accounts must be in good standing and you must meet other criteria, as well. But the end result is the same—your worries are over and you can skip your way merrily through the holiday season. See our website at Chemcel.org for an application or complete and return the form that is sent to all qualifying members.

Holidays

Columbus Day - Monday, October 11th - All Offices Closed

Veterans Day - Thursday, Nov. 11th - All Offices Closed

Thanksgiving Day - Thursday, Nov. 25th - All Offices Closed

Thanksgiving Day (Day After) - Friday, Nov. 26th - Site Branches Closed

Christmas Eve (Day Before) - Friday, December 24th - Site Branches Closed

Christmas Day - Saturday, December 25th - All Offices Closed

We're fighting Identity Theft - Introducing Deluxe Provent ID Restoration.

Identity theft is on the rise. One in ten Americans will become a victim of identity theft in their lifetime. According to a recent Gallup Poll, 67% of Americans fear becoming a victim of identity theft. To address this concern, we have added Deluxe Provent ID Restoration for our valued members. By being enrolled in ID Restoration, you can have peace of mind knowing that if you suffer an Identity Theft Event, Deluxe Provent will assign a Restoration Specialist who will provide timely expert advice regarding the best procedures and documents for responding to the Identity Theft Event. In addition, upon

reporting the Identity Theft Event to local law enforcement and Deluxe Provent, the Restoration Specialist will go to work on your behalf to restore your identity to a pre-theft status. This includes reimbursement of out-of-pocket costs related to the recovery. Deluxe Provent will also proactively monitor your accounts for one year after the Identity Theft Event to ensure the crime does not reoccur.

**This new service will be available
January 1, 2011 at a minimal cost
to members.**

Office Hours & Locations

Bishop – Main Office:

5740 County Road 4

361.584.6246 • Fax: 361.584.6155

Mailing Address: 5740 County Road 4,
Bishop, TX 78343

Lobby Hours: 8:30 am to 4:30 pm M-F

Drive Thru Hours: 7:15 am to 5:00 pm M–W, Fri;
7:15 am to 6:00 pm Thursday

Bay City Office:

FM 3057, South Bay City

979.241.4295 • Fax: 979.241.4298

Mailing Address: P.O. Box 509,
Bay City, TX 77404-0509

Lobby Hours: 8:30 am to 3:00 pm M-F

Corpus Christi Office:

7001 Saratoga

361.991.9730 • Fax: 361.991.9467

Mailing address: 7001 Saratoga,
Corpus Christi, TX 78414

Lobby Hours: 8:30 am to 4:30 pm M-F

Drive Thru Hours: 7:30 am to 6:00 pm M-F,
9:00 am to 1:00 pm Saturday

Dallas Office:

1601 West LBJ Freeway

972.443.4803 • Fax: 972.443.8599

Mailing Address: P.O. Box 819005,
Dallas, TX 75381-9005

Lobby Hours: 8:30 am to 3:00 pm M-F

Pasadena Office:

9502 Bayport Road

281.474.6381 • Fax: 281.474.6543

Mailing Address: P.O. Box 58190,
Houston, TX 77258-8190

Lobby Hours: 7:00 am to 4:30 pm M-F

Kingsville Office:

1901 South Highway 77 NEW!

361.592.7767 • Fax: 361.592.8773

Mailing Address: 1901 South Highway 77
Kingsville, TX 78363

Lobby Hours: 8:30 am to 4:30 pm, M-Th

8:30 am to 5:30 pm, Friday

9:00 am to 1:00 pm, Saturday

Drive Thru Hours: 7:30 am to 6:00 pm M-F,

9:00 am to 1:00 pm, Saturday

Website: Chemcel.org

ChemTeller: 800.559.2436 • 361.584.6650

Board of Directors

Ken May, Chairperson

Brian Hokkanen, 1st Vice Chairperson

Delmiro (Mike) Garcia, 2nd Vice Chairperson

John Reeser, Treasurer

Walter Bryant, Secretary

Steve Davis, Member

Rolando Ramirez, Member

Wayne Straty, Member

Kyle Zalman, Member

Supervisory Committee

Christina Gonzalez, Chairperson

Shelly Nelson, Member

Jan Rosier, Member