

WINTER 2011



## *Let us Help You Get Your Finances Together.*

Are you still making monthly payments on a variety of bills—many of them with high interest rates? Are you still writing check after check—and stamping envelope after envelope? Then let us help you get your finances together, simplify your life and save money—with a HOME EQUITY LOAN from Chemcel FCU.

A home equity loan is the perfect solution to your financial problems. By consolidating your bills into one, easy-to-pay, monthly statement you'll save valuable time and money. The rates on a home equity loan are considerably lower than most major credit cards and there are no fees for most loans under \$100,000!

Pay off your high interest debt, make one monthly payment and save money on the interest—all at the same time! It's easy to apply, just check out our website at [chemcel.org](http://chemcel.org).

*Home Equity Loans are also perfect to finance all of your spring remodeling projects!*

*We are here to help...  
getting you the cash  
you need for all the  
things you want!*

## ► Now here's a loan that will really float your boat!

If you're planning on attending this year's boat show, you'll also want to plan to get pre-approved for a boat loan now! With rates as low as **3.45% APR\*** and terms as long as **66 months**, this is the perfect time to get that personal watercraft or boat you've always wanted.

What's more, you'll enjoy a discount off of the qualifying interest rate for utilizing Chemcel's services. These discounts can reduce your interest rate by up to **.15% APR**. The loans discounts are as follows:

- Credit Life .05
- Credit Disability .05
- Gap .05
- Warranty .05

So, before you sail out of the boat show, make sure you get your loan pre-approved first! You will know how much you can spend and give you more bargaining power. It's easy to apply. Just call, come by any office or visit our website at [CHEMCEL.org](http://CHEMCEL.org).



**IMAGINE  
YOURSELF  
HERE!**

**If you are a high school senior and a member of Chemcel...then plan on applying for a Chemcel scholarship today.**

**Chemcel will be awarding 3 scholarships of \$1000 each to area high school seniors this Spring. If you're a member of Chemcel and plan to attend college next year, apply for a scholarship now. Or, if you have a student in your household who is a Chemcel member and will be attending college next year, they can apply. Simply pick up an application from any of our offices or visit [CHEMCEL.org](http://CHEMCEL.org) and print one out. Do it now!**

SAVE THE DATE!

April 22nd at 4:00 pm

## Have a Smart Phone? Then you have a way to locate the closest surcharge-free ATM!

If you have an **iPhone, a Blackberry or Android powered smart phone**, you're just one app away from locating the closest surcharge-free ATM. With over 37,000 ATMs (35,000 across the U.S. and more than 2,000 in the U.K.), you'll always enjoy:

- The most accurate & updated location data.
- The ability to find locations by GPS or Address (US and UK).
- A scrollable listing of the closest locations.
- Overview maps and directions.

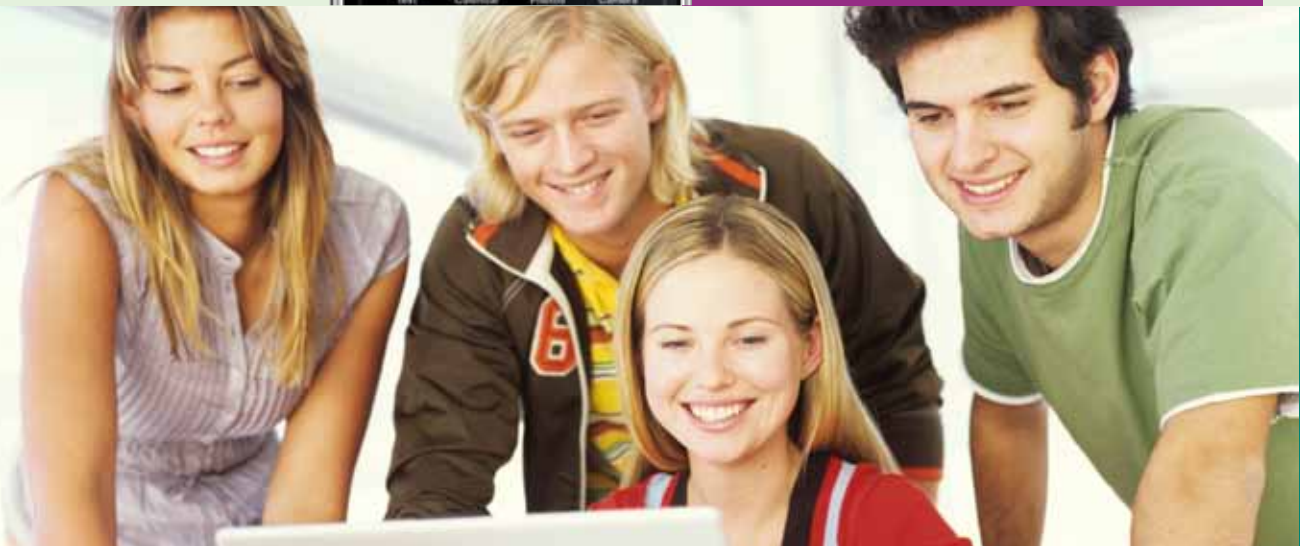
These ATMs are surcharge **FREE** when you use your Chemcel ATM or Debit card. Go to our site at **CHEMCEL.org** and click on the ATM Locator at the top of our home page. Then click on Allpoint ATM on the right hand side of the page. Following that, click on your phone's logo and it will instruct you how to download the app directly into your phone.



## Come for the food, fun, and the meeting!

It will soon be time for our Annual Meeting. So go ahead and mark your calendars now, because you're invited! This year's meeting will be held on April 22nd at 4:00 pm at the Bishop Site Cafeteria. It will be your chance to renew old friendships, make new ones, enjoy great food and help make decisions that will guide your Credit Union over the next year. Mark your calendar today and plan to attend the Credit Union Annual Meeting in April.

Tear here and keep



## Dividend Rates (Effective 1/1/11)

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

## Share & IRA Certificates (Effective 1/11/11)

	APR*	APY*
<b>Share Certificates/IRA \$1,000.00 – \$24,999.99</b>		
Term: 6 month	0.80	0.80
1 year	0.99	1.00
2 year	1.29	1.30
3 year	1.63	1.65
4 year	1.93	1.95
5 year	2.23	2.25
<b>Mini-Jumbo Share Certificates/IRA \$25,000.00 – \$74,999.99</b>		
Term: 6 month	0.85	0.85
1 year	1.04	1.05
2 year	1.34	1.35
3 year	1.69	1.70
4 year	1.98	2.00
5 year	2.27	2.30
<b>Jumbo Share Certificates/IRA \$75,000.00 +</b>		
Term: 6 month	0.90	0.90
1 year	1.09	1.10
2 year	1.39	1.40
3 year	1.74	1.75
4 year	2.03	2.05
5 year	2.32	2.35

## Loan Rates (Effective 10/11/10)

	APR*
New & Used Auto (36 to 66 months)	as low as 3.45%
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 CHEMCCEL.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.





## *Get the Biggest Tax Refund Possible.*

Click on [CHEMCEL.ORG](http://CHEMCEL.ORG) and follow the link to TurboTax for the biggest tax refund possible! In fact, if you get a larger refund or smaller tax due from another tax preparation method, they'll refund the applicable TurboTax federal and/or state purchase price paid. What's more, if you pay an IRS or state penalty or interest because of a TurboTax calculation error, they'll pay the penalty and interest. TurboTax is guaranteed 100% accurate because it is:

- Up to date with the latest tax laws
- Does the math for you
- Double checks for errors
- Easy to review and edit your entries
- And uses IRS-approved forms

Find out more by going to [CHEMCEL.ORG](http://CHEMCEL.ORG) today!

## *Holidays*

*Monday, January 17th - Martin Luther King, Jr. Day*  
*Monday, February 21st - Washington's Birthday*

## *It's the end of the era for our printed newsletter.*

At Chemcel Federal Credit Union, we are constant evaluating the cost of our product and service line to ensure that our members' get the best value. In light of this, we are considering several options in regard to the newsletter and would like to take this opportunity to ask you to join us in our 'green' approach...next time you log on to your Chemcel FCU account, click the View Statements tab and enter your email address.

## *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](http://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