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Centre At Evans Branch Coming Soon

SRPFCU is already progressing towards completion of a new branch in Evans at the Centre At Evans shopping center adjacent to Wal-Mart. The two-thousand-foot store-front branch will have an ATM but no drive-through. The anticipated opening for the Centre At Evans branch is early 2004.

In related news, it was announced recently that the credit union has purchased property on North Belair Road, in Evans, to construct its latest free-standing facility. This will be the first full-service branch to enter the Evans market for the credit union. At a time when the credit union has recently converted to a community charter, the branch will provide convenience to the Evans community of members. The completion of the Belair Road branch is estimated to be from 15 to 18 months.

December 2003 • Quarterly Newsletter for SRP Federal Credit Union Members

Now Serving All Citizens of Our Community

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EXPRESS YOURSELF

North Augusta Express Facility Now Open



Frugal Freddie greets members at the new North Augusta Express Facility.

The North Augusta Express Facility recently opened its six drive-through lanes and drive-through ATM. A walk-up ATM will be in operation in the near future. The Express Facility is the first of its kind for the credit union, providing a fast, convenient alternative to those members who rely on drive-through service. Its proximity to the North Augusta and BTC branches ensures the North Augusta membership of more choices and better service. The North Augusta Express Facility is located at 605 E. Martintown Road.



Where people are worth more than money

2005 Calendar Contest

Our calendar has some great photos for the 2004 year! Will we have as good a calendar in 2005? Let's make the third year our best. We'll take 13 photographs from member submissions and include them in our 2005 calendar.



Here are the details:

- All credit union members, including employees who are credit union members, are eligible to enter their photographs.
- Deadline is Friday, March 12, 2004.
- Photographs will be chosen according to quality, subject matter, composition and overall image.
- Preference is for photographs of local sights, events, or scenes that emphasize the positive features of the CSRA. Portraits of family members, pictures of friends and neighbors posing or themes of a similar nature should not be submitted for this particular contest.



Here's what you need to do to enter:

- Submit your entries to: Marketing Department, SRP Federal Credit Union, P.O. Box 6730, North Augusta, SC, 29861. You can also enclose your submissions in an envelope addressed to the marketing department, calendar contest, and drop off at any branch.
- Horizontal compositions work best due to the calendar's layout limitations. Photographs need to be printed on good stock paper. If reproduced from a digital image, be sure the quality of the reproduction is high.
- Include a label with your name, address, telephone number where you can be reached, and any pertinent information about the photograph, such as location, name of event, etc. Please write this information on a separate label. **DO NOT WRITE ON THE PHOTOGRAPHS** (photos can be damaged).
- Photographs will not be returned.
- Subject matter must be appropriate for general viewing.



Fair Provides Grounds for Family Fun



The baboons stole the show, and SRPFCU was there to help. Once again the credit union provided sponsorship for the Aiken Jaycees' Western Carolina State Fair in Aiken. The Baboon Lagoon, making its return by popular demand, and the Nick's Kids Show were both major highlights of the credit union's sponsorship. Both shows provided entertainment for the entire family. Proceeds from the fair are earmarked for worthy causes such as Camp Rainbow.

SRPFCU employees Lisa Moyer and Joanna Bell give away Frugal Freddie frogs to the boys and girls attending the Nick's Kids Show.

October 2003 – A Month to March

SRPFCU employees marched to a different drummer in October three weekends in a row! The credit union employees, family members, and friends walked to help raise funds and awareness for the Leukemia Society, the Diabetes Foundation, and the Alzheimer's Association.



October 4 - Team captain, Abby Reeves, and her crew of credit union volunteers, Shirley Wilmoth, Sue Siliko, Stephanie Jumper, Yvonne Gainey, Eddie Tanner, George Stacey, and Machela Knox, gathered for the annual Light the Night Leukemia Walk at the Commons in downtown Augusta.



October 11 - Credit union volunteers Wendy Oleson (captain), Alison Spradlin and Russ Parnell, braved a rainy Saturday morning at the Savannah Rapids Pavilion in Evans to support the Walk to Cure Diabetes.



October 18 - Co-captains Theresa Giles and Brenda McGahee got with their volunteers, Mary Bentley-Brown, Eddie Tanner, George Stacey, Jan Alexander, Charmain Matthews, and Alison Spradlin, at Augusta's Riverwalk Amphitheater for the Alzheimer's Association's 2003 Memory Walk.



We're Staying!



"Your credit union feels very fortunate to be able to maintain its presence on the Site, even though we must abandon our home of 43 years, currently located in the 708A Cafeteria Building," Ed Templeton, president of SRPFCU, noted in a recent letter addressing the Site branch's relocation.

As a result of the Site's plan to demolish the Cafeteria building, we will relocate into two offices to support our on-site membership.

- One in the 703-46A Building and
- One in the B Area – as yet undetermined at press time.

However, we will be surrendering 3,000 square feet in return for a combined 600 sq. ft. Due to space constrictions, the credit union will no longer be able to accept or dispense currency through the new facilities. Instead, currency will be dispensed via our existing ATM network on the Site.

Non-cash deposits and all other credit union services will be maintained by the two offices.

The following are our plans:

- December 8 - 12 – relocation of ATM from 708A Cafeteria Building to lobby of 703-46A Building.
- December 19, 4:00 p.m. – SRPFCU office in the 708A Cafeteria Building closes for the final time.
- December 22 - January 2 – Furbishing of facility in 703-46A Building.
- January 5, 2004 – 703-46A Building office opens for operation.
- January 2004 – Plans for B Area will be forthcoming.

In conclusion, Templeton noted, "The credit union has received good support and cooperation from the Site and we deem ourselves fortunate to maintain a presence on Site from which to deliver service to you, our members."



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Debit Card? Check Card? ATM Card?



As a result of a recent suit brought against Visa/MasterCard, check cards must now be labeled as debit cards. ATM cards are unaffected by this new enactment. If you have only an ATM card, you can use your ATM card to withdraw funds from any ATM. There is a fee associated with non-SRPFCU operated ATMs. The card we formerly called a Visa check card will now be called a debit card. However, the card will still be recognized by its Visa logo and will bear the credit union's brand name: Access card. This card can be used for ATMs as well as retail establishments or with any company that accepts the Visa card. **Be sure to use your Access (debit) card as a credit card with these establishments or there will be a fee assessed just for the use.** For instance, when at the supermarket, if you want cash back from your purchase, you will have to use the card as an ATM card, giving the PIN for your debit card – and there will be a one-dollar charge from SRPFCU. It's better to go to your nearest SRPFCU ATM for your cash and use the Access card as a credit card, which means you won't give your PIN, but you will sign a receipt. Access card holders will not receive a card labeled as a debit card until their current Access card expires.

- Access Card = Debit card (formerly check card). Used as a credit card, no PIN required, signed receipt.
- ATM card = ATMs, PIN required, used at other financial institutions' ATMs involves a fee.

FYI

With the recent Federal Trade Commission and IRS alerts cautioning consumers about some credit counseling services, consumers may be more confused than ever about whom to turn to for quality financial management advice and debt relief. Consumer Credit Counseling Service (CCCS) applauds this recent action and believes it will challenge more agencies to adopt stronger consumer protections and improved quality service. CCCS encourages consumers to seek credible, quality service by following these suggestions:

- Community-based, nonprofit agency, with a choice of in-person counseling and a history of good customer service with the Better Business Bureau or State Attorney General.
- Fees, or contributions, clearly disclosed.
- All policies for collecting, protecting and disbursing clients' funds to creditors disclosed.
- Agency provides budget counseling and financial management education in addition to debt management services.
- Agency's counselors are trained and certified in money management service and agency is accredited by a reputable third-party organization to confirm it is operating in the best interest of consumers.
- Length of the debt repayment plan is reasonable and terms are disclosed in advance.
- Agency is affiliated with a national organization to assure they maintain quality standards and good customer service.

The credit union encourages members to seek financial counseling if needed and highly recommends those members speak with a branch loan officer before financial difficulties prevail. We are your credit union, we are here for you. In this area, members can also contact CCCS at 706-736-2090, 803-649-1239, and 800-736-0033 or on line at www.cccsaugusta.org.

Scam Alert!

Seller Beware!

Thought about selling your car over the Internet? Or maybe selling that CD collection you no longer listen to? It's true that when purchasing a product over the Internet, the buyer needs to beware, but due to a series of recent scams, the sellers need to beware, also. Fake cashier checks have lately been used for scams involving Internet purchases. Here's how the scam works: The buyer offers to purchase the product being sold, but at the last minute makes up an excuse why he needs to write the check for more money and asks the seller to wire the money. The seller agrees only to find out too late that the check is fake. Unfortunately, the discovery occurs long after the seller has wired the money and/or delivered the merchandise.

To protect yourself against check scams:

- Call the issuing bank to verify the check amount.
- Don't relinquish the sold property, whether a car or CDs or anything else, until the check has had time to clear.
- And a reminder for the buyers: When purchasing products over the Internet, it's best to use your credit card rather than your debit card. That way, if anything should prove a problem, you have recourse to dispute the charges through your credit-card company before payment is actually made.

Automated Teller Machines (ATMs) Increase Member Choices

The recent increase of ATM facilities is providing our membership with more convenience and access to their accounts, but the growth has been so quick over such a short period of time, a listing of the new facilities should help determine which ATM is most convenient to you:

South Carolina ATMs

Barnwell

Barnwell Branch
10660 Dunbarton Blvd.
Rainbow Gas Garden
10354 Dunbarton Boulevard

New Ellenton

Exxon Gas Garden
519 N. Main Street

Williston

Junior Food Mart
4835 West Street

Clearwater

Midland Valley Shopping Center
4461 Jefferson Davis Highway

North Augusta

North Augusta Branch
403 W. Martintown Road
North Augusta Express Facility
605 E. Martintown Road
one drive-through, (coming soon) one walk up

Beech Island

*Old Jackson Highway
Beech Island Credit Union
143 Old Jackson Highway*

Savannah River Site

703-46A Building
B Area F Area
H Area H Area Training
S Area Central Shops

Aiken

Pine Log Road Branch
750 E. Pine Log Road
Richland Avenue Branch
3559 Richland Avenue West
Richland Avenue
3939 Richland Avenue
Rutland Drive Branch
390 Rutland Drive
Silver Bluff Road Branch
1060 Silver Bluff Road

Georgia ATMs

Augusta

Augusta-Richmond County Civic Center
601 Seventh Street
Harper Street
Health Center Credit Union
MCG Harper Street
Peach Orchard Road Branch
Windsor Square
Shopping Center
3120 Peach Orchard Road

Wheeler Road

CSRA Federal Credit Union
3749 Wheeler Road

Martinez/Evans

Martinez Branch
West Town Market Square
3830 Washington Road
*Martinez Express Facility
200 Rose Street (coming soon)
one drive-through, one walk up*

Columbia Road

*Health Center/University
Federal Credit Union
Kroger Shopping Center
Columbia Road*

Centre At Evans

*(coming soon)
4451 Washington Road*

(Green denotes recent or forthcoming)

75,000! Credit Union Attains New Milestone

Minnie Cushman didn't know it when she signed up that day, but she was about to make history with the credit union. Ms. Cushman's membership brought the total members to 75,000!



Minnie Cushman with Larry Pridemore, vice president of administrative services, and Wendy Oleson, Silver Bluff Road branch MSR.

On a day spotlighting this milestone, Ms. Cushman was invited to Silver Bluff Road branch, where she had signed up, to be recognized for this important phase in the credit union's growth. Along with an award of recognition, Ms. Cushman received a bouquet of yellow roses, gift certificates for dining and indulging, and a beautiful coffee-table book detailing the history of Aiken.

Ms. Cushman, a retired banker who will be 82 in March, became eligible to join when the credit union converted to a community charter. Asked what prompted her to join, she replied, "Convenience." Larry Pridemore, vice president of administrative services, noted that although it took 36 years to acquire 50 thousand members, it took only another seven years to move that number up to 75,000.

March 9, 2004

44th Annual Membership Meeting

Register for cash-prize drawings!

The credit union's 44th Annual Membership Meeting will be held on March 9, 2004, at the USC-Aiken Etherredge Center.

We will be filling the following positions by democratic election:

Board of Directors

Three positions - three-year terms

Credit Committee

Two positions - three-year terms

There will be gifts for all members who attend as well as the opportunity to register for cash prizes totaling \$2,000.

Come early and meet the candidates. Registration is from 6:30 - 7:30 p.m., followed by the business meeting.



FINANCIAL SERVICES

As part of the annual meeting program, MEMBERS Financial Services will present two seminars. These seminars will begin approximately an hour before the 6:30 registration. Please call Elaine Kenney at extension 4269 for more information and to attend the seminar of your choice.

Horseplay Supports Local Arts Programs



The credit union wanted a “stable” way to help the arts programs in its community of Aiken, South Carolina. The solution proved an exciting venture when offered the chance to sponsor a horse for the city’s arts programs. The pigs went to Chicago, the cows to Cincinnati. It was only fitting that horses should come to Aiken where horse training has been a cornerstone of this city’s equestrian history. Horseplay, with proceeds marked for seniors and children in the community to better experience the local arts programs, is a cooperative effort between the Aiken Center for the Arts, the United Way of Aiken County, and the City of Aiken. Along with 30 other horses, the stained-glass styled “Horse of Many Colors,” sponsored by SRP Federal Credit Union, and designed by Barbara Yon, will be on display in downtown Aiken through March 2004.

Richland Avenue Branch Manager Sherry Demas and Teller Joanna Bell with the Horse of Many Colors in Aiken.

2004 Holiday Schedule

All offices of SRP Federal Credit Union will be closed on the following dates in 2004:

Thursday, January 1	New Year’s Day
Monday, January 19	Martin Luther King, Jr. Day
Monday, February 16	Presidents Day
Monday, May 31	Memorial Day
Monday, July 5	Independence Day (Observed)
Monday, September 6	Labor Day
Monday, October 11	Columbus Day
Thursday, November 11	Veterans Day
Thursday, November 25	Thanksgiving Day
Friday, December 24	Christmas Day (Observed)

Loan Rates

EFFECTIVE DECEMBER 1, 2003

Type of Loan	Annual Percentage Rate
Personal Loans	14.00% - 18.00%
New and Used Auto/Truck/Boat Motorcycle/Camper	
Motor Home	4.50% - 11.50%
Farm Tractor	10.50% - 15.50%
New Furniture/ Appliances	11.50% - 16.50%
All other Secured Loans.....	12.50% - 17.50%
Line of Credit	14.25%
Home Equity Lines of Credit	3.00% - 6.00%
Fixed Rate Home Equity Loans	6.50% - 10.50%
SRP Visa Credit Card.....	13.90%
Loans to Purchase or Refinance a Primary Residence, Home Equity Lines of Credit or Mobile Home and land loans: For cur- rent rates and terms, please call our Mortgage Department at 803-202-4387.	

Final Annual Percentage Rate will be dependent on collateral, loan term and individual member’s credit qualifications. All terms and rates are subject to change without notice.



Key Financial Indicators

11/30/2003	(\$000)
Assets	\$379,061
Loans	\$225,580
Shares	\$150,598
Share Drafts	\$76,517
Share Certificates	\$111,090

Local Phone Numbers:

(803) 278-4851
(803) 649-5305
(803) 259-2781

Toll Free:

1-800-237-9829

Web Address:

srpfcu.org

TYME Line

278-5590
648-9340
1-800-554-TYME

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MEMBERS and Counting...