



## COUNTRYtimes

## RATES

## New Vehicles (Up to 100% financing)

Terms	APR as low as
48 months	3.75%
60 months	4.50%
72 months	5.00%
84 months	6.00%

## Used Vehicles

Terms	APR as low as
48 months	4.75%
60 months	4.75%
72 months	5.75%

## New Motorcycles &amp; ATVs

Term	APR as low as
72 months	5.50%

## Used Motorcycles &amp; ATVs

Term	APR as low as
60 months	5.50%

## New Boats &amp; Watercraft

Term	APR as low as
144 months	6.25%

## Used Boats &amp; Watercraft

Term	APR as low as
120 months	6.50%

## New Motor Homes &amp; Campers

Term	APR as low as
144 months	6.25%

## Used Motor Homes &amp; Campers

Term	APR as low as
120 months	6.25%

## Real Estate Loan

APR as low as 7.75%

## Signature Loan

Term	APR as low as
60 months	8.75%

## Certificates of Deposit

Terms	APR	APY
<b>\$0 - \$25,000</b>		
6 months	1.74%	1.75%
12 months	1.74%	1.75%
24 months	1.98%	2.00%
36 months	2.23%	2.25%
48 months	2.47%	2.50%
60 months	2.72%	2.75%

**\$25,001 - \$75,000**

6 months	1.98%	2.00%
12 months	1.98%	2.00%
24 months	2.23%	2.25%
36 months	2.47%	2.50%
48 months	2.72%	2.75%
60 months	3.20%	3.25%

**\$75,001 - \$100,000**

6 months	2.23%	2.25%
12 months	2.23%	2.25%
24 months	2.72%	2.75%
36 months	2.96%	3.00%
48 months	3.20%	3.25%
60 months	3.69%	3.75%

**> \$100,001**

6 months	2.47%	2.50%
12 months	2.47%	2.50%
24 months	2.72%	2.75%
36 months	2.96%	3.00%
48 months	3.20%	3.25%
60 months	3.69%	3.75%

## Club Accounts - effective 1/01/10

Christmas Club	APR	APY
	2.00%	2.00%

## Kids Club

	APR
\$50 - 49,999	1.50%
> \$50,000	0.25%

## Super Cash

	APR	APY
< \$5,000	0.00%	0.00%
\$5,000 - 25,000	1.00%	1.00%
\$25,001 - 50,000	1.24%	1.25%
\$50,001 - 75,000	1.49%	1.50%
\$75,001 - 100,000	1.74%	1.75%
> \$100,000	1.98%	2.00%

Start  
Your New Year  
Off Right!

Need a new car, or interested in refinancing your home? We have great loan rates and affordable repayment options to fit any budget.



Talk to one of  
our loan specialists or  
apply online to get the  
money you need!

## Find these words:

CHOCOLATE JEWELRY  
CUPID KISSES  
FLOWERS LOVE  
GIFTS VALENTINE  
HEARTS WEDDING  
HONEYMOON

I Love February 14<sup>th</sup>

N S Z S K I S S E S  
Y X T T R E I N Y G  
R H N F M E I R N M  
L E E O I T W I U C  
E V X A N G D O U N  
W O J E R D T P L F  
E L L K E T I Q P F  
J A W W E D S Q Y E  
V C H O C O L A T E  
N N O O M Y E N O H

## NOTICE:

Annual Meeting of the Membership will be held on  
Tuesday, February 16th at 6:00 pm at the  
Baker County Agricultural Center.

We hope to see you there! Call 904-259-6702 for directions.



Main Office  
602 South 6th Street  
Macclenny, FL 32063  
(904) 259-6702  
(904) 259-2666 FAX

Baldwin Office  
100 South Lima Street  
Baldwin, FL 32234  
(904) 266-1041  
(904) 266-1044 FAX

Glen St. Mary Office  
6746 E. Mount Vernon Street  
US 90  
Glen St. Mary, FL 32040  
(904) 653-4401  
(904) 653-4410 FAX

Home Banking  
Login Securely  
to view your accounts online  
[www.countryfcu.com](http://www.countryfcu.com)  
Telephone Teller  
(904) 653-4419



# President's Message

**We're a Credit Union, Not a Bank – and PROUD OF IT!**

The last two years have been full of challenges in the financial services industry. These challenges have led to government-backed bailouts for many banks, bailouts funded by ordinary citizens like you and me.

During this period, the credit union industry has had our own share of challenges – but we've faced those challenges the old fashioned way: by joining together cooperatively to solve our problems. Not one penny of member deposits has been lost by any credit union member ... and not one penny of government bailout funds was spent in the process.

This is just one of the many differences between credit unions and banks. Another important difference is governance: our Boards of Directors are made up of members who volunteer time and talents to help make wise financial decisions. Yes, **volunteers** – credit unions are about people rather than profits. Not coincidentally, this approach is a key reason credit unions didn't need a federal bailout.

Another **huge** difference between credit unions and banks: **lending**. While many banks have reduced or stopped lending altogether, Country Federal Credit Union has money to lend for everything from first mortgages to vehicle loans, credit cards and more!

Country Federal Credit Union believes it's important to communicate the credit union difference to members. In the coming months, you'll see this in our offices, on our signs ... even incorporated into our advertising.

In preparation for our new campaign, we looked at many examples that define the difference between credit unions and banks and asked our staff for suggestions. They had some terrific ideas ... here are a few of our favorites that captured the essence of the credit union difference!

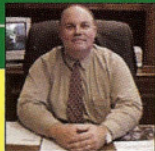
- **Own your financial institution, don't let it own you – credit union members are also owners, while banks are primarily owned by stockholders.**
- **We've been here for more than 40 years; what bank can say that?**
- **We prefer the term "Credit Unioning," not banking.**
- **How many credit unions have received TARP money? That's right! NONE.**
- **Country Federal Credit Union ... we're about Main Street ... not Wall Street.**

What does this mean for loyal members like you? It's about working with a financial institution with your best interests in mind.

We do our best to live up to the responsibility that comes with your loyalty. We are proud to say the feedback from our valued members indicates we're meeting that challenge.

Yes, we are a credit union, not a bank. And we're quite proud of it!

Respectfully,  
W. Brian Yarbrough, President / CEO



W. Brian Yarbrough  
President / CEO

## Holiday Closings

Friday, January 1, 2010 – New Year's Day  
Monday, January 18, 2010 – Martin Luther King, Jr. Day  
Monday, February 15, 2010 – Presidents' Day

## Upcoming Events

**JANUARY** – Sanderson Branch Opening  
**FEBRUARY** – Annual Meeting  
**MARCH** – Car Sale



### Strawberry Sweetheart Cake

"It's a good one, guaranteed!" - Miss J.

1 box white cake mix  
1 cup vegetable oil  
4 eggs (will be added 1 at a time)  
1 pkg. Strawberry Jell-O (4 serving size)  
½ cup hot water  
10 oz. pkg. frozen strawberries, separated

Mix the Jell-O with the hot water until melted, set aside. Combine cake mix and oil, then add eggs 1 at a time. Stir in the Jell-O mixture. Fold in ½ of the frozen strawberries.

Makes 3 layers - bake for approximately 30 mins. at 350°

**ICING:**  
1 lb. box Confectioner's Sugar  
1 stick butter, softened  
Remaining ½ of frozen strawberries

Mix.  
Ice cake when it is cooled.

Submitted by Janet Rhoden Teague, Teller Macclenny Branch

## DIRECT DEPOSIT

The Safe and Easy Way to Receive Your Income Tax Refund

### Direct Deposit Is...

- ✓ **Quick:** Your money is electronically transferred into your account and available to use the morning of the transfer date. It's often deposited before the Credit Union opens!
- ✓ **Safe:** At your federally insured Credit Union, deposits are insured to at least \$250,000.

Sign up today!

## Account Reminders: Plan ahead for next Christmas NOW

If your Christmas wishes didn't come true, start saving now for a great Christmas next year! Open a Credit Union Christmas Club account. A regular schedule of dividend-earning deposits, however large or small, grows into a generous gift giving fund by the time the holidays are here again.

Start saving today!



Reward Points are earned per dollar spent (1:1). Points earned on your Country FCU VISA® Debit Cards and Credit Cards can be combined.