

## LENDING RATES for NEW & USED AUTOMOBILES

Months	% List Price Financed	APR
60 months or less	100%	5.75% - 10.06%
61-72 months	100%	6.00% - 10.50%

Share Covered (Regular Shares Only).....5.50%  
 New Furniture And Appliances..... 8.25% - 16.50%  
 Boats, Motors, Motoreycles, Campers Trailers, and  
 Lawnmowers From ..... 5.63% - 16.88%  
 Signature / Revolving..... 9.75% - 18.00%  
 Signature / Closed - End..... 8.63% - 17.25%  
 New and Used Farm Equipment ..... Same as Autos  
 \*\* Home Improvement / Equity.....From 5.75%  
 (Rate Determined by Terms and Type Mortgage) To 10.50%

Lending rates subject to change without notice.  
 Rates as of September 1, 2008.

## SHARE CERTIFICATES

	RATE	APY
91 Days .....	2.48%	2.50%
6 Months .....	3.22%	3.25%
12 Months .....	3.21%	3.25%
18-24 Months .....	3.21%	3.25%
25-30 Months .....	3.21%	3.25%
36 Months .....	3.45%	3.50%
48 Months .....	3.45%	3.50%
60 Months .....	3.70%	3.75%

\$500.00 Min Deposit on Share Certificates

Rates as of September 1, 2008

\*Rates subject to change without notice.

## Welcome New Employee Groups

All Pro Audio .....Laurel, MS  
 Business Printing & Consulting Service Inc..... Waynesboro, MS  
 Lots of Hugz, LLC .....Taylorsville, MS  
 Morris Marketers, Inc .....Hattiesburg, MS

## LOCATIONS

LAUREL	HATTIESBURG
1506 Congress St. Post Office Box 2457 Laurel, MS 39442 Phone: (601) 649-7181 Fax: (601) 649-4611	112 South Westover Drive Post Office Box 16435 Hattiesburg, MS 39404 Phone: (601) 264-9400 Fax: (601) 264-0474
734 Sawmill Road Post Office Box 2457 Laurel, MS 39442 Phone: (601) 425-9442 Fax: (601) 425-9955	1857 Lincoln Road Post Office Box 16435 Hattiesburg, MS 39404 Phone: (601) 261-0719 Fax: (601) 261-5596

Virtual Branch ..... [www.centralsunbeltfcu.org](http://www.centralsunbeltfcu.org)

### Look, A New Number

Touchtone Teller .....1-888-763-7460

### OFFICE HOURS

MONDAY - THURSDAY ..... 8:30 A.M. - 4:30 P.M.  
 FRIDAY ..... 8:30 A.M. - 5:30 P.M.

### Regular Shares Dividend News

	RATE	APY
June .....	1.50%	1.51%
July .....	1.50%	1.51%
August .....	1.50%	1.51%

## THEN AND NOW

	August 2007	August 2008
Members .....	22,250	22,634
Loans .....	\$60,684,645	\$63,631,898
Reserves/Capital .....	\$14,961,099	\$16,226,975
Assets.....	\$110,619,758	\$121,435,543



## VISA PLATINUM CREDIT CARD

Central Sunbelt is proud to introduce the Visa Platinum Credit Card. The following convenient features will be available for your benefit.

- Low introductory rate
- Balance transfer options
- Rewards Program
- Cash advances
- Convenience checks available
- Competitive rates after introductory period expires



Get your Central Sunbelt Rewards Credit Card today!!!

Please see the website or ask your local branch  
 about applying for your credit card today!  
 To speak with a representative please call 601-649-7181.  
 You may also apply online at [www.centralsunbeltfcu.org](http://www.centralsunbeltfcu.org)



1506 Congress St.  
 Post Office Box 2457  
 Laurel, MS 39442  
[www.centralsunbeltfcu.org](http://www.centralsunbeltfcu.org)

YOUR VOLUNTEERS  
 DIRECTORS  
 Chirs Diabin, Chair  
 Edwin Todd, Vice- Chair  
 Dale Wood, Sec/Treasurer  
 Kaye L. Ray  
 Joe Hancock  
 Thomas I. Williams

SUPERVISORY COMMITTEE  
 Jolynda Russell, Chair  
 Layne Ashley  
 Susan McCall  
 Dusty Holifield  
 Terry Tullos

PUBLISHED BY CENTRAL SUNBELT FEDERAL CREDIT UNION  
 Formerly Masonite Employees Federal Credit Union  
 Laurel and Hattiesburg Mississippi  
 WHERE YOUR ACCOUNT IS INSURED BY NCUA, A U.S. GOVERNMENT AGENCY

PRESORTED  
 STANDARD  
 U.S. POSTAGE PAID  
 PERMIT 447  
 LAUREL, MS

## Sunbelt Quarterly Central Sunbelt Federal Credit Union

FALL ISSUE - 2008

### Winner of Name Our Newsletter Competition

TO FIND OUT WHO WON THE NAME OUR NEWSLETTER COMPETITION  
 AND THE NEW **NAME OF THE NEWSLETTER** TURN TO PAGE 3.

### Dollar Dog goes to the Fair

Dollar Dog will be the guest character at the South Mississippi Fair on Saturday, October 18. Come out to enjoy the fun and festivities of the fair and help Dollar Dog cheer on the Ducks at the Great American Duck Race! The South Mississippi Fair will be at the Laurel Fair grounds from October 16 to October 25.



### Features

From the President's Desk	Page 2
Sweet Potato Pie Recipe	Page 2
Change of Address Procedure	Page 2
Blood Drive Winner	Page 3
Christmas Club Accounts	Page 3
Newsletter Competition	Page 3
Walk for Diabetes	Page 4
Shopping for a Home Loan?	Page 4

### American Heart Association's Heart Walk

Central Sunbelt will have a team in the 2008 Jones County Start! Heart Walk. The Start! Heart Walk is a great opportunity to get some exercise, win prizes, and serve the community. Even more importantly, it's a chance to raise money to support the American Heart Association's fight against heart disease. The Jones County Start! Heart Walk will take place on Saturday, October 25 at Jones County Junior College. Registration will start at 7:30 a.m. and the walk begins at 8:30 a.m. Come out and support the American Heart Association and bring the children by the Kids Zone, to see Dollar Dog.



# From the President's Desk

One of the most popular buzz words in the world of credit unions and banking is "primary financial institution". What does that term mean? To some institutions, it means you have your checking account with them. To others, it means you have a checking account and credit card. Yet others define it as having a checking account, credit card and mortgage loan. Regardless of how you define it, I'd like to invite you to come experience the credit union difference and give us a chance to be your primary financial institution.

Checking accounts ... we offer the unbelievable Rewards Checking account that pays 6.01% APY on balances up to \$25,000 if you sign up for e-statements, use your debit card 10 times per month (excluding ATM transactions) and sign up for direct deposit or one ACH origination from your account each month. As an added bonus, we will also refund your ATM fees up to \$25.00 per month. The requirements save the Credit Union money and we want to pass the savings on to you, the member-owner!

Credit cards ... we offer a new Visa Platinum credit card program for members. Our card has a 3.99% introductory rate for 90 days, balance transfers, rewards points and no annual fee. Bring your high interest balances over to the Credit Union so your payments can eliminate principal rather than going to high interest and fees.

Mortgage loans ... we have offered refinances for some time, but have more recently added loans on home purchases. Cen-

tral Sunbelt has many options available to help you realize the dream of home ownership. Simply go to [www.centralsunbeltfcu.org](http://www.centralsunbeltfcu.org), click the link to our mortgage program and apply from the comfort of your own home. Or if you'd rather, come in and let one of our loan officers help you with the application.

In closing, financial institutions can define "primary financial institution" any way they like. For Central Sunbelt, we take a simple approach toward being your primary financial institution ... we put together programs that are designed to help members save money, earn higher dividends, avoid high interest rates and fees and realize dreams such as being debt-free and home ownership. Please compare our programs to what you currently have as we would be honored to serve all of your financial needs. And of course, don't forget the best benefit of all to credit union membership, as a member you are an owner of Central Sunbelt!



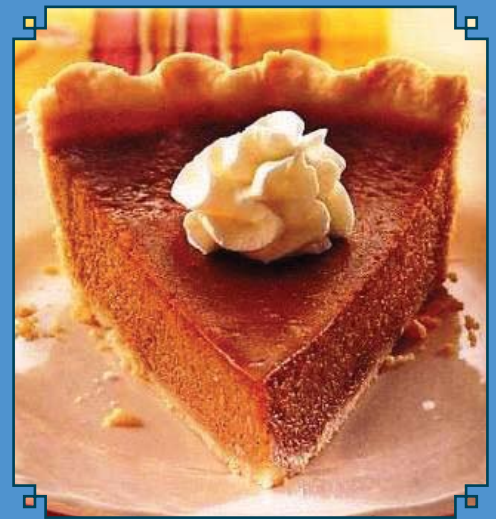
By Dion L. Williams, CFP®, MBA

## Southern Sweet Potato Pie

Printed from Allrecipes.com 8/25/2008

Prep Time: 15 Minutes  
 Ready In: 1 Hour 10 Minutes  
 Cook Time: 55 Minutes  
 Yields: 8 Servings  
**Ingredients:**  
 3 Tablespoons all-purpose flour  
 1/4 Teaspoon ground nutmeg  
 1 2/3 Cups sugar  
 Pinch of Salt  
 2 Eggs  
 1/2 Cup butter or margarine

1/4 Cup light corn syrup  
 3/4 Cup evaporated milk  
 1 Cup mashed sweet potatoes  
 1 (9 inch) unbaked pastry shell  
**Directions:**  
 In a large mixing bowl, combine the flour and sugar. Add potatoes, eggs, corn syrup, nutmeg, salt, butter and evaporated milk; beat well. Pour into pastry shell. Bake at 350 degrees F for 55-60 minutes.



## Change of Address Procedures

70% of all new account fraud involves a change from the most recently known address. Identity theft and financial fraud has become a very real social issue that has affected consumers at an alarming rate.

This problem is not abating and only continues to grow. Central Sunbelt Federal Credit Union has the continued re-

sponsibility to balance excellent member service with our fiduciary responsibility to protect our member's identity and financial records from falling into the wrong hands. CSFCU will now require all address changes to be submitted in writing. Please make every effort to maintain an active account and please notify the credit

union of any changes of address. This notice is placed in this newsletter each year in an effort to ensure that you are receiving your statement and to help you avoid a dormant account fee which is charged to your account each month after one year of inactivity

# Blood Drive

Central Sunbelt Federal Credit Union held blood drives on July 9 and July 11. The blood drive was a set up as a competition between the Hattiesburg and Laurel branches. United Blood Services challenged them to see which city could donate the most blood. After the dust settled, Laurel won the competition. Hattiesburg had 18 units of blood donated while Laurel donated 21 units of blood. Each unit can save up to three lives, and Central Sunbelt's drive will help up to 117 patients in the Pine Belt area. Since both locations did such a wonderful job, United Blood Services gave a community service award to the Hattiesburg and Laurel branches that hosted the drive. We thank our members for helping support our community service activities!

Beverly Clark from United Blood Services is presenting Amber Barlow with the winning Plaque.



## Christmas Club Accounts

As noted in the winter 2007 newsletter and in an effort to serve you more efficiently, this year Christmas Club checks will no longer be mailed. Instead, funds in your Christmas Club account will automatically be transferred into your checking account. If you do not have a checking account, the funds will be deposited into your savings account at the end of the club year which ends October 31st. If you prefer, the funds can

remain on deposit in your Christmas Club account. Members are still allowed 1 free withdrawal per year. These changes will allow you access to your money much sooner and will eliminate the possibility of your check being lost or stolen. To share the savings with you, we increased the dividend from .65% to 1.50% when this change was approved last year. We thank you for being a member of Central Sunbelt Federal Credit Union!



## NEWSLETTER COMPETITION

Central Sunbelt Federal Credit Union has recently changed the look of the newsletter. And with that change was the need for a new name. In the last newsletter, we asked for your help in renaming the newsletter. We had a lot of great responses with the name "Sunbelt" as a common occurrence within the suggested names. The judges selected a name that was not submitted in the competition, but kept our promise to draw from the entrants to award the prize. The winner of the gas card is Davey Lamkin from Hattiesburg and his picture can be found to the right. The new name of the newsletter is SUNBELT QUARTERLY.

From left to right:  
 Tasha May (Marketing Specialist), Davey Lamkin (Winner of Gas Card), Judy Guy (Branch Manager of Westover Branch)



## E-Services Mean Maximum Convenience

If you're looking to save time and hassle, consider using our electronic services (e-services). E-services are available 24 hours a day, seven days a week, so you can manage your finances on your schedule and in the comfort of your own home.

E-services also are a great way to monitor your finances, because you can access your personal information on our secure Web site.

E-services are safe and secure, in addition, they improve efficiency and timeliness.

Contact us to find out more about online services for your convenience.



## Shopping for a Home? Shop Your Credit Union for the Loan.

You know Central Sunbelt Federal Credit Union (CSF-CU) for checking and savings accounts, auto loans, and many other personal financial services. But did you also know we do home loans? Central Sunbelt is your single source for all manner of mortgage financing, whether you're interested in FHA, VA, conventional, adjustable rate, or other loan programs. We offer a wide variety of different loan programs, so chances are we have one just right for your financial objectives.

Give us a call. You know where to find us for the widest selection of loan programs, competitive rates, flexible terms, and friendly faces. Call us at 601-649-7181, stop by, or visit us online at [www.centralsunbeltfcu.org](http://www.centralsunbeltfcu.org).

## Mississippi's Walk for Diabetes

For more information go online to [www.msdiabetes.org](http://www.msdiabetes.org).

The Mississippi walk for diabetes is an event to benefit the Diabetes Foundation of Mississippi. It will be held at the Longleaf Trace, USM Gateway on Sunday, October 26 in Hattiesburg. Registration begins at 1:00 pm and the walk will begin at 2:00 pm. Participants can choose either the Family Fun Distance of 1 mile or walk the complete 5K. The route features a convenient rest stop, along with water throughout the route. After the walk, food and refreshments will be provided with entertainment and a visit from Miss Mississippi 2008. Central Sunbelt Federal Credit Union is sponsoring a food tent at this year's festivities.

