

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 June 30, 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 June 30, 2008

*Rates subject to change without notice.

Welcome New Employee Groups

All Pro AudioLaurel, MS
 Business Printing & Consulting Service Inc..... Waynesboro, MS
 Lots of Hugz, LLCTaylorsville, 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
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Virtual Branch www.centralsunbeltfcu.org

Look, A New Number

Touchtone Teller1-888-763-7460

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
April.....	1.50%	1.51%
May	1.50%	1.51%
June	1.50%	1.51%

THEN AND NOW

	June 2007	June 2008
Members	22,580	22,854
Loans.....	\$59,341,923	\$62,825,051
Reserves/Capital	\$14,709,561	\$15,950,789
Assets.....	\$107,902,657	\$119,915,946



FREE Rewards Checking

powered by BancVue

ATM Fee Refunds Nationwide*

centralsunbeltfcu.org (601) 649-7181

* FREE ATM FEE REFUNDS WHEN REQUIREMENTS ARE MET. REFUNDS ARE AUTOMATIC AND RECEIPTS ARE NOT REQUIRED TO RECEIVE REFUNDS. CONSUMER ACCOUNTS ONLY.



1506 Congress St.
 Post Office Box 2457
 Laurel, MS 39442
www.centralsunbeltfcu.org

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

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

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

The SHAREHOLDER

Central Sunbelt Federal Credit Union

SUMMER ISSUE - 2008



Dollar Dog is Going to the Fair

This year Dollar Dog will be the Celebrity Character at the Laurel Fair. The Laurel Fair will be October 16-25 at the Laurel Fair Grounds. Dollar Dog has been asked to be a part of the Great American Duck Race and will be at the Fair on Saturday, October 18 from 12—6 P.M. Please keep your eyes and ears open to find out exactly when and where to find Dollar Dog. In celebration of Dollar Dog going to the fair we are going to have a special promotion. All accounts opened in the month of September will receive up to four FREE tickets to the fair. So tell your coworkers, family and friends to get down to the credit union to sign up for membership.

Features

From the President's Desk	Page 2
Chocolate Wafer Ice Cream Sandwiches	Page 2
Important Online Security Information	Page 2
Visa Platinum Credit Card	Page 3
Change Affecting Social Security and Tax Refund Deposits	Page 3
Sarah Sumrall Graduates from Leadership Jones County	Page 3
Congratulations Kaye Ray	Page 4
Online Mortgage Approval In Minutes	Page 4



Blood Drive / Competition

We are proud to host a blood drive in July for the communities we serve. On July 9, 2008, we held our blood drive at the Westover branch in Hattiesburg. The blood drive was from 10:00 a.m. to 2:00 p.m. We had a great turn-out. July 11, 2008, was the blood drive at our Congress Street branch in Laurel from 10:00 a.m. to 2:00 p.m. United Blood Services had a little fun with us as we competed against each other. The city location that donates the most blood will receive a plaque from United Blood Services. We will update you in the next newsletter, as to which city location won. Thank you for your support. Blood Services made it easy to sign up to donate. All donors had to do to sign up, was go to their website (www.bloodhero.com) and register or go by any of our branches to add their name to our list. Again, we thank you for your help and giving the gift of life!



Community Service Events

Central Sunbelt wants to thank all members and staff for helping with the Relay for Life fundraiser. Together we raised a total of \$5,253.84 to help fight cancer. We could not have done it without you. Thank you so much for your help and support. We also want to take the time to let you know that you raised \$7,905 for the Children's Miracle Network chocolate for sale to help raise money, so come out, buy some chocolate and let's raise some money!

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We are starting to raise money again for this worthy cause and we would appreciate your support again. I would like to see us exceed last year's donation. Each branch has World's Finest



Name our Newsletter Competition

CSFCU is having a competition to see who can NAME OUR NEWSLETTER. With a new format and new features, let's give The Shareholder a new name! Our first newsletter was known as The Hardhatter. The next evolution resulted in The Shareholder. Now, it is your turn to help us as our newsletter continues to evolve. You can submit your entries to CSFCU, Attention: Tasha May, P.O. Box 2457 Congress Street Laurel, MS 39442. Entries will be reviewed by a panel of staff members at CSFCU and the winner will receive a \$100 gas card. If a name is not selected from the entries, all names will be entered into a drawing for the gas card. Please include your name and contact information with your entry. Entries must be post-marked by August 15, 2008. Staff members, volunteers and immediate family members thereof are not eligible. Be sure to check out our Fall Newsletter as we reveal the winning entry and the recipient of the gas card. Thanks for being a member!

From the President's Desk

The past few months have produced some serious financial challenges for members. The biggest culprit in this has obviously been the price at the gas pump. Just putting gas in the tank to go to and from work has become painful, let alone trying to work in a summer vacation. Members sometimes ask me how this economy is affecting the Credit Union. I would like to address that question and reaffirm that your Credit Union is here to help you!

I am pleased to say that Central Sunbelt Federal Credit Union is in outstanding financial shape. Through the years we have established a tremendous amount of capital (that's a fancy word for a rainy day fund). Even in this current economy, we continue to pay above market rates on deposits, keep interest rates low on loans and maintain low fees. When economic times are tough, I am proud to say that we are in a position to be part of the solution rather than part of the problem.

This organization has never offered sub-prime mortgages or any of the risky products that got many large financial institutions in trouble. Instead, we have continued the tradition of what this credit union has always done ... offer reasonable loans to hard

working individuals at a fair interest rate. We're in the business of helping people and we're here to help you as a member and owner of this institution.

If you are having financial difficulties, please let us try to help. We have a new mortgage and credit card program that may help you get away from high interest debt with another lender. Our loan officers welcome the opportunity to look at your unique individual situation to see if one of our products or services can assist you. We want to improve lives through affordable financial services. Thank you for the opportunity to serve you!



By Dion L. Williams, CFP®, MBA

Important Online Security Information

CSFCU wants to ensure the online protection of your personal and account information.

Please note:

- CSFCU will not ask you to submit personal or account information via email.
- For your protection, any email sent from CSFCU including member service emails or email alerts will require that you suc-

cessfully login to our secure website at centralsunbeltfcu.org before entering any personal information.

- If you ever receive an email appearing to be from CSFCU that asks for personal information such as your account number or social security number, do not respond to the email. Please notify us immediately at 601-649-7181

When you suspect E-mail and internet-related fraudulent schemes...

The number one rule...don't respond! Call or contact CSFCU and let us know of the unusual email.

Chocolate Wafer Ice Cream Sandwiches

www.allrecipes.com

Prep Time: 10 Minutes

Ready In: 1 Hour 10 Minutes

Yields: 15 Servings

Ingredients:

- 1 (9 ounce) box of chocolate wafer cookies
- 1 quart ice cream, softened
- 1 (12 ounce) package of mini chocolate chips

Directions:

On a cookie sheet place 15 chocolate

wafers flat side up. Working quickly, top each wafer with a small scoop of ice cream. Top each sandwich with another wafer, flat side down. Gently push the wafers down until the ice cream comes to the edge of the wafer cookies. Freeze for one hour, or until firm. Roll each ice cream sandwich in mini chocolate chips so that all the exposed ice cream is covered. Cover and freeze until ready to serve. Enjoy!



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

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.



Change Affecting Social Security and Tax Refund Deposits

This year the Social Security Administration began suppressing the first 5 digits of social security numbers on all SSI direct deposits. In the near future, this will apply to all social security deposits and tax refunds direct deposited from the IRS. In the past, if a direct deposit was sent to us with an incorrect account number, we could credit the deposit to your account based on the social security number. Now

we will only have the last 4 digits; so, if the account number is wrong, we may not be able to credit your account properly. So we can ensure you have prompt access to your funds please use the following information when signing up for social security or IRS refund direct deposit:

- Our routing number is 265377633
- For a savings account, use your member number.

- For a checking account, you must use 14 digits. Most accounts do not have that many numbers, so use leading 0s. For example, account number 1234567 would need to be listed as 00000001234567 on your direct deposit sign up form. If you need assistance completing your forms please talk to one of our employees.

Sarah Sumrall Graduates from Leadership Jones County

Sarah Sumrall is the Accounting Manager at Central Sunbelt and we are pleased to announce she is a graduate of the Leadership Jones County Class of 2008.

Leadership Jones County (LJC) is a leadership development program, which lasts from September to May. Each leadership class is chosen based upon nominations by the Leadership Jones County Board. Each nominee is sponsored by his or her employer. The leadership class kicks off with a 3 day retreat to bring together all 15 members of the LJC Class. Throughout the retreat, all class members attended breakout sessions on leadership skills and how to use them effectively. At the end of the retreat they are assigned to teams, and have to start identifying a team project to benefit the community.

Sarah's team project was to compile an information guide for Jones County. The focus of the "Informer" was to highlight the "little known secrets" of Jones County. Following the retreat, monthly leadership sessions and weekly team meetings took place for the duration of the program.

When Sarah was asked "What have you learned and gained from LJC?" she replied, "I would have to say that I learned how to be an effective leader and follower. Sometime in life you have to follow before you can lead. I also gained many new friends that will last a lifetime!"

CONGRATULATIONS SARAH FROM EVERYONE HERE AT CENTRAL SUNBELT!!!



Congratulations Kaye Ray

Kaye Ray is a volunteer on the Board of Directors for Central Sunbelt. Mrs. Kaye recently retired from Southeast Mississippi Rural Health Initiative (SeMRHI) where she was the CEO. She worked with SeMRHI for 30 years and came on board with a group of staff from the University of Southern Mississippi, Forrest General Hospital and Hattiesburg Clinic. The group secured a \$25,000 planning grant to offer basic health care to rural communities in the area.

Mrs. Kaye Ray has been a credit union member since 1990 and Board member since 1994. While serving on the Board,

she has served as Board Chair, Vice Chair and Secretary/Treasurer. She represents the Credit Union annually at the Governmental Affairs Conference in Washington D.C. and regularly attends numerous other credit union related seminars and conferences.

Congratulations Kaye from everyone at the Credit Union!!!

Online Mortgage Approval In Minutes

In the past, finding the right home loan meant finding time to research different loan options, filling out a long application, and waiting for an answer. Now, in the time it takes to pop a bag of microwave popcorn, you can get a firm loan approval by using our new online mortgage application at www.centralsunbeltfcu.org. This online mortgage consultant is available 24 hours a day and delivers an answer in minutes. Not weeks. Not days. Not even hours. Minutes!

Online calculators let you run different financial scenarios to help you determine just the right loan or refinancing option. You can figure out what you can afford, what your payment and interest would be with different terms, even get estimated closing costs without ever leaving your home or office. We provide a complete glossary of mortgage terms in easy-to-understand language so you have the information you need to make wise mortgage choices, when you need it. You can even sign up for "Rate Tracker" which notifies you via email when the interest rate or

payment you are seeking becomes available. While Rate Tracker does not lock in a rate, it does give you up-to-the-minute information on interest rate changes.

Once you decide which loan best fits your lifestyle, there's an information checklist to help you gather all the financial information needed for the application. To apply online, all you have to do is answer a few simple questions about yourself and co-borrower if there is one, your property, and your income debts and assets. A private password allows you to save information between visits, although the process is so simple you can easily complete the entire application in less than 15 minutes. All information is encrypted using the most sophisticated technology available.

Next, submit your application and in approximately 3 minutes, you have your answer. If approved, you can even print an approval letter right from your computer to take to builders, sellers and realtors the same day, giving you valuable negotiating power.

Convenience Services

- Touchtone Teller
- Wire Transfer
- Travelers Checks
- ACH Origination
- Notary
- Safe Deposit Box

When you've been approved, a mortgage representative will contact you within one business day to obtain any further documentation and to begin processing the loan. We'll help you prepare everything you need for closing.

Our online mortgage service completely revolutionizes the mortgage application process. We're pleased to offer this easy and efficient service to all our members.

To take advantage of our online mortgage approval service, visit our website at www.centralsunbeltfcu.org and click on Lending Services/ Mortgage.

