

Tower Federal Credit Union • September 2011

TowerLine

Save Big on a Car Loan

Low rates, flexible terms, easy approval



In a hurry to get that new car into your driveway? For the best price on a car loan, come to Tower.

Save big on any new, used, or refinanced loan for an automobile, truck, van, motorcycle, or SUV. **Pay as little as 2.50% APR on a 24-month new car loan, or only 3.49% APR for a 36-month used car.**

If you need a longer term, Tower has great savings. For example, extend your new car loan to 36, 48 or 60 months to lower your monthly payment with a low 2.99% rate. Stretch your new car loan payments over a 72-month term and your rate is only 3.49%. Other low rates are available for used vehicles.

Tower's Fall Auto Rates

Terms	New	Used
24 mo.	2.50% APR*	N/A
36/48/60 mo.	2.99% APR	3.49% APR
72 mo.	3.49% APR	4.49% APR
84 mo.	5.30% APR	5.80% APR

Drive off with more

Finance your car loan with Tower for these advantages:

Low monthly payments. Better-than-bank rates

100% financing. No down payment

Terms up to 84 months. Select a payment plan that fits your needs

Fast approval. Fill out your loan application easily and securely at towerfcu.org and get an instant response

Flexible payment options. Make easy payments in Home Banking, with Tower Talk 24, or at a branch

Get pre-approved

It's best to be pre-approved for your Tower auto loan before you visit the dealer. Pre-approval lets you shop as if you have cash in hand. It gives you stronger negotiating power at the dealership and makes buying a car much easier.

[Apply online](#) for your pre-approved Tower auto loan so you know exactly how much money you can afford to spend.



CLOSE THE DEAL

Lock in Tower's [low car loan rates](#). Apply for a new car loan online at towerfcu.org and get an instant response, drop by your nearest branch or call the Member Service Center at **301-497-7000** or **800-787-8328**.

Rates as of Sept. 1, 2011 and do not apply toward refinancing of current Tower loans. Minimum loan amount is \$5,000. Minimum loan amount for 72-mo. financing is \$20,000. Minimum loan amount for 84-mo. financing is \$35,000.

*2.50% 24-month rate available on new car purchases only; not available for used car purchases or in combination with New Member 1% Discount or other loan discounts. 24-month rate not available through dealers in the Credit Union Auto Loan Network.

Saving for College

Saving for college doesn't just happen. It takes a plan, especially in these difficult economic times. With all the different education options—Coverdell accounts, 529 Plans, Roth IRAs, stocks, mutual funds—it's hard to know where to start.



Get started with an Education Plan

Make saving for college easier with an Education Plan from [Tower Financial Services](#). An experienced Certified Financial Planner™ (CFP®) professional can design a plan that's customized to your financial situation, taking into account your current expenses and savings goals.

Your CFP® professional will discuss the various education options and offer guidance on how to take advantage of scholarships, financial aid, college savings plans and low-rate education loans.

That little baby in your arms or toddler at your feet will be packing for college before you know it.

Working for you, not a commission

Tower Financial Services offers access to financial planning and investment management exclusively

to Tower members as a benefit of credit union membership.

Unlike other financial planners, the professionals at Tower Financial Services are salaried and do not earn commission, ensuring their financial recommendations are unbiased and in your best interest.

Plan now so the money is there later

That little baby in your arms or toddler at your feet will be packing for college before you know it. It's never too early to start saving. The earlier you start, the longer your money has to grow.

Tower Financial Services can help you pursue your savings goals and give you confidence knowing that you will be prepared when your children are ready to leave the nest.

A FREE consultation

Visit towerfcu.org to [view a sample Education Plan](#) and two one eight eight zero three set up a free, no-obligation consultation, or call **301-497-7062** or **800-787-8328, ext. 7062**.

save
\$234

Buy regular gas

Filling up with premium if your owner's manual specifies using regular fuel doesn't mean more efficiency. The national average price for premium gas is \$3.93 per gallon versus \$3.64 per gallon for regular—a difference of 30 cents per gallon. If you fuel up using only regular gas, your engine will still run the same and you'll save about \$234 a year.

Savings is based on average gas use of 15 gallons per week for 52 weeks.

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Tower Federal Credit Union and Tower Financial Services are not registered broker dealers nor affiliated with LPL Financial.

Heading to College? Get Smart with a Debit Card

Life after high school is filled with many decisions—deciding where to go to college, choosing which classes to take, how to manage both work and school. One decision that's easy to make is to carry [Tower's debit card](#) wherever you go.

Unlike a credit card, the funds come directly from your Tower Regular Checking account so debt won't build up month after month.

Tower's debit card gives you a whole package: the versatility of a credit card, convenience of an ATM card, and purchasing power of a check in one card. The benefits of a Tower debit card are many.



Tower's no-hassle debit card gives you the whole package—in one card.

Peace of mind. Your purchases are automatically debited from your Tower Regular Checking account, avoiding bills coming at a later date. It's safer than carrying cash.

Convenience. Accepted anywhere that welcomes MasterCard® debit cards—over 1.5 million locations worldwide and over 40,000 surcharge-free ATMs nationwide for transfers, balance inquiries, or cash. The first four transactions each month are totally free at surcharge-free ATMs. [Search for one near you](#) by visiting towerfcu.org and entering your zip code.

Saves time. Speedy transactions—works like a check but without the time and hassle.

Versatile. Use for purchases, to get cash at ATMs, and for cash back with your purchases, avoiding ATM fees.

Easy to use. Just swipe and sign when you press the “credit” key. If you want cash back with your purchase, press the “debit” key and enter your PIN. With either type of transaction, purchases are debited from your Tower Regular Checking account.

Easy to track. Review your purchases online, anytime in FREE Home Banking.

Saves money. Pay no annual fee or interest charges. Unlike some banks, Tower does not one two one six four five charge a transaction fee when you make purchases with your debit card.

Zero liability. MasterCard's zero liability policy protects you from unauthorized purchases.



HOW TO APPLY

Make the jump from high school to college easier with the convenience of a Tower debit card. For the quickest response, [submit an application online at towerfcu.org](#). Login to Home Banking, go to Online Forms, and select Debit Card.

Shorten Your “To Do” List with Direct Deposit

Cross one more thing off your list with direct deposit. Your money is deposited automatically and available immediately, even if you are out of town or can't make it to a branch.

Direct deposit is the smart choice

Fast. Arrives days earlier than paper checks and is available immediately at over 40,000 surcharge-free ATMs nationwide.

Easy. Deposited automatically and on time. No waiting in line on pay day.

FREE. No fee for direct deposit. Plus, you get FREE checks.

Flexible. Allocate funds in any amount to any Tower account you choose.

Safe. Sent through a secure network. Reduces risk one three seven three zero one of identity theft, mail tampering, and lost or stolen checks.

Insured. Federally insured up to \$250,000 by the National Credit Union Administration.

Not just for paychecks

You can set up [direct deposit](#) for any recurring checks you receive, including paychecks, Social Security, pension and annuity payments. View your deposits anytime, anywhere in Home Banking.



SETTING UP DIRECT DEPOSIT IS EASY

Visit towerfcu.org, click Switch Kit and then [Direct Deposit Authorization Form](#). Fill out the form and take it to your employer or source of recurring income. Call the Member Service Center at **301-497-7000** or **800-787-8328** to request the form by mail.

To Do list:
drop off dry cleaning
pick up groceries
~~deposit check~~

Complete Real Estate Services from Tower

For many of us, buying a home is the largest, most important investment we'll ever make and we all want to make sure we do it right.

If you're buying a home, Tower helps you with an affordable mortgage that matches your needs and financial situation. Our package of real estate services makes buying your home and getting your mortgage loan easier than ever.

HOMEBUYER DISCOUNTS

20% OFF realtor's commission when you buy or sell with Tower's Home Rebate Program through CU Realty Services.* Average savings=\$2,000.

\$200 OFF a Tower mortgage settlement with Tower Title Services—all the time.

[Get a Pre-Approval letter](#) at towerfcu.org before you begin searching for your new home to show sellers that you are a serious buyer.

[Visit Home Loans](#) at towerfcu.org to see our home mortgage options. See estimated payments for different types of loans, and then decide on the loan

and payment plan that's best for you. You could save hundreds of dollars on your monthly mortgage payments.

Register with our real estate partner, [CU Realty Services](#). Find an experienced, licensed Realtor®. Earn a cash back rebate—Tower members earn an average of \$2,000 or more! Research schools and neighborhoods, and compare market prices.

Speak to a Tower loan advisor to get help in deciding which type of mortgage is best for your situation, or to assist you with completing our easy mortgage application.

If you prefer, apply conveniently and securely online and get credit approval within minutes.

When it's time to close on your home loan or refinance loan, our settlement company, Tower Title Services, will make your closing quick, easy and seamless. Schedule day or evening hours at a location convenient for you. Refinances can be closed right in your home.

*See Program/Rebate details at www.curealty.com.
Tower Title Services available in Maryland and Virginia.

Get Cash Back

Start Your Home Search with Tower



Buying or selling a home?

Get cash back when you buy or sell. Register with Tower's Home Rebate Program* through CU Realty Services, exclusively for credit union members.

20% OFF real estate agent's commission*

\$2,000 average cash-back savings

Experienced and trusted Realtors® in your area

All the tips, tools and listings you need

Call a Tower loan advisor to register.

301-497-7000 • 800-787-8328

towerfcu.org

LEARN MORE!



Download a QR Reader for your smartphone and scan this code to learn more about Tower's Home Rebate Program.

Earn cash for paying bills your way

If your list of bills is long and you're short on stamps and checks, perhaps it's time to try a better way to pay with [Tower's FREE Bill Payment](#). As a bonus, earn \$15 cash!



Sign up for convenient, secure Bill Payment during September, pay your first three bills by the end of the month, and we'll deposit \$10 into your Tower checking account. Receive \$1 for each of the next five bills you pay through September 30.

Tower's Bill Payment is FREE when you pay three or more bills each month. It saves you money and makes paying bills less time consuming and hassle free. Bill Payment is easy and flexible to use. You can schedule payments for a specific date, or arrange for payments to be delivered each payday.

Sign up for Tower's Bill Payment for a convenient and secure way to pay all your bills and earn \$15 cash. Visit towerfcu.org, login to Home Banking and go to Payment Manager.

Personalize your user settings

For an easier and more convenient way to manage your Tower accounts online, consider changing your personal user options in [FREE Home Banking](#).



Would you like more time to view and make changes to your Tower accounts before you're automatically logged off? To make the adjustment, login to Home Banking, go to User Options, Change Time Out and select a 20-, 30-, or 40-minute time out period. Then click Change Time Out to update your new selection. Keep in mind that the least amount of time you select, the more protected your account information will be if your computer is left unattended.

You can also view your account history in ascending or descending chronological order, customize the range of dates shown initially on your account history page, and select the first page you'd like to see when you login to Home Banking.

While you're in User Options, check to see if your e-mail address is current and update it if necessary. Tower will need your e-mail address in order to answer questions you may have about your accounts. Simply send your questions to Tower using E-mail Manager in Home Banking's User Options and you'll receive a unique inquiry number. When Tower's response is ready, an e-mail will be sent to you with the inquiry number directing you to login to Home Banking to retrieve your reply.

Take a few minutes to explore User Options at towerfcu.org and make managing your Tower accounts a breeze.

[Education Loans](#)

[Tower Title Services](#)

[Vehicle Research](#)

[E-mail Tower](#)

[Apply for MasterCard®](#)

FREE Real Estate Seminars

Are you looking to purchase or sell a home, but are unsure where to start? Tower is offering [free real estate seminars](#) to help you navigate the home buying and selling process.

All seminar attendees will receive a \$100 off closing costs certificate. Enter to win prizes and enjoy light refreshments.

Home Buying 101

September 20

6:00 p.m. to 7:30 p.m.

A Realtor® from CU Realty Services will share details on the current state of the real estate market, tips on working with a qualified agent, and how you can earn a rebate at settlement—with \$2,000 average cash back. Learn how to get pre-approved for a mortgage loan from a Tower Real Estate Lending professional.

Home Buying and Selling Basics

October 4

6:00 p.m. to 7:30 p.m.

A Tower Real Estate Lending professional will share information about the current market, local home prices, inventory, and home sales. Learn how to set a competitive price in the current real estate market, facts about the home buying process, how to earn a rebate at settlement and more.

Both seminars will be held at Tower Headquarters, 7901 Sandy Spring Rd. in Laurel. Space is limited. To reserve a seat, call **301-497-7000** or **800-787-8328, ext. 7218**, or visit [towerfcu.org](#) and go to Home Loans to [register online](#).

FREE Real Estate Q&A

Buying or selling a home is not an easy task. It's good to know Tower is here to help. A Real Estate Lending professional will be on site at several Tower

branch locations in September and October to answer your questions about buying or selling a home.

Learn about the current housing market, how to get pre-approved for a mortgage loan, how you can earn a rebate at settlement, and more.

Loan applications will not be accepted during Q&A sessions. See Calendar of Events on the back page or visit [towerfcu.org](#) for [dates and branch locations](#).

Financial Counseling

If you have a lot of debt or need help with budgeting, Tower offers FREE confidential [financial counseling](#) and education through BALANCE, a financial one seven nine four eight six fitness program. Take advantage of FREE services like money management counseling, debt management and credit report review.

To speak with a BALANCE counselor, call **888-456-2227** or e-mail info@balancepro.org. There's no need for an appointment; simply pick up the phone and get answers to your personal money management and credit-related questions.

For money management tips, educational articles and financial calculators, visit [towerfcu.org](#) and go to [Tips & Calculators](#).

Win \$25

Do you see your account number hidden in this issue of *TowerLine*? If so, contact us and we'll deposit \$25 to your Prime Share account. Good luck!

67%

Percentage of Americans
without a will

\$26,984

Average cost of a wedding
in America

- SEP**
2

Real Estate Q&A
10:30 a.m. – 1:30 p.m.
Pasadena Branch
- SEP**
5

Holiday Closing
Labor Day
- SEP**
9

Real Estate Q&A
10:30 a.m. – 1:30 p.m.
Millersville Branch
- SEP**
16

Real Estate Q&A
10:30 a.m. – 1:30 p.m.
Columbia Branch
- SEP**
20

Real Estate Seminar
Home Buying 101
6:00 p.m. – 7:30 p.m.
Tower Headquarters
- SEP**
23

Real Estate Q&A
10:30 a.m. – 1:30 p.m.
Arundel Mills Branch
- SEP**
30

Real Estate Q&A
10:30 a.m. – 1:30 p.m.
Tower Headquarters
- OCT**
4

Real Estate Seminar
Home Buying and Selling Basics
6:00 p.m. – 7:30 p.m.
Tower Headquarters
- OCT**
7

Real Estate Q&A
10:30 a.m. – 1:30 p.m.
National Business Park Branch



Contact Information

7901 Sandy Spring Road, Laurel, MD 20707-3589
 301-497-7000 | 800-787-8328
 Tower Talk 24 301-498-TT24 | 800-787-TT24
 towerfcu.org

Community Branches

- Annapolis**
2525 Riva Rd., Annapolis
- Arundel Mills**
7049 Arundel Mills Blvd., Hanover
- Clarksville**
6030 Daybreak Circle, Clarksville
- Columbia**
9021 Snowden Square Dr., Columbia
- Ellicott City**
8450 Baltimore National Pike, Ellicott City
- Gambrills**
1077 Route 3 North, Gambrills
- Laurel (Tower Headquarters)**
7901 Sandy Spring Rd., Laurel
- Millersville**
699 Old Mill Rd., Millersville
- National Business Park (NBP)**
300 Sentinel Dr., Annapolis Junction
- Owings Mills**
9207 Lakeside Blvd., Owings Mills
- Pasadena**
8146 Ritchie Hwy., Pasadena

Did You Know

- It costs the U.S. Government ten cents to make one nickel.
- Almonds are members of the peach family.

40,000 Surcharge-free ATMs
for your convenience

