



VOL. 25 NUMBER 2 March 2011

# MONEY Matters



## How You Drive = What You Spend on Gas

Unless you can afford to buy a less-thirsty car, you only need to look into the mirror to see your best option for improving gas mileage: you, and your driving habits. A recent series of road tests by the staff at automotive website Edmunds.com shows how dramatically changing your habits can improve gas mileage—especially in highway travel. Gas mileage gains from slowing down and driving less aggressively ranged from 10% to 38%, depending on how much driving style was changed.

Whatever your driving habits now, here are some tips to save on gas:

\*Slow down. By cutting speed from the mid-70s to 65 mph and avoiding lane changes and bursts of acceleration, the tests showed a 33% to 38% mileage improvement.

\*Use cruise control. By setting cruise control for the flow of traffic, the Edmunds.com crew got a 15% improvement in mileage compared with aggressive lane changing.

\*Don't tailgate. Not only is it dangerous to drive close to the car ahead of you, the frequent braking and accelerating also decreases gas mileage.

\*Don't put luggage on top of the car. Those roof-top luggage carriers are tempting for family vacations, but the increased air resistance cut gas mileage 21% in the Edmunds tests.

\*Avoid idling. When you sit with the motor running, you're getting zero miles per gallon; shut off the engine if you're stopped for more than a minute.

\*Check tire pressure. Having tires inflated 25% less than the pressure recommended by the manufacturer—usually displayed on a plaque on the driver's door—can cut gas mileage 3% to 5%.

\*Be cautious. Don't fall for Internet or other promotions for devices or additives that promise big fuel savings. If those devices really worked, their promoters would have sold them to car companies instead of pitching them online.

And of course, when it comes time to buy a new vehicle, look for something that offers mileage improvement while still meeting your needs. When you're ready to shop, call 1-800-392-2202, 1-979-830-7506 or stop by Germania Credit Union today for help with all your financing needs.



## Preapprove Your Way to a Better Car Deal

Before you set foot on the car lot, get preapproved for an auto loan at Germania Credit Union. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.



If you have questions about how much car you can afford, or how financing works, a Germania Credit Union loan officer will be happy to help.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call 1-800-392-2202, 979-830-7506 or stop in to Germania Credit Union today. We're here to help with all of your vehicle loan needs.



*The Twenty Fifth Annual Meeting of Germania Credit Union was called to order on February 24, 2011 at 6:00 p.m. at the Germania home office. The following directors were elected to serve three year terms: Delbert Boeker, Debra Nichols, and Howard Tomlinson.*

Payday lenders charge interest rates from 300% to 1,000%.

If you're strapped for cash and feel desperate, visit Germania Credit Union instead. We offer alternatives with fairer terms and lower rates.

Stop by or call 1-800-392-2202 or 979-830-7506 today. **During tough times, we can help.**

*Pass up*  
**PAYDAY LOANS**

### Office Hours:

Monday - Friday  
8:00 am - 5:00 pm  
(No transactions after 4:00 pm)

Germania will be closed  
Friday, April 22  
in observance of Good Friday and  
Monday, May 30 in  
observance of Memorial Day.

### Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 3-31-2011.

#### Regular Share Account

Dividend Rate..... 0.10%

APY ..... 0.10%

Contact the credit union for further information about applicable rates, fees and terms.

### Statistics:

(as of February 28, 2011)

Assets .....	\$11,612,867
Shares .....	\$10,219,370
Loans .....	\$7,206,096
Members .....	2415

### Board of Directors

Rick Blundell, Jr., Chairman  
Richard Grimmer, Vice Chairman  
Trey Hardy, Treasurer  
Sandy Wellbrock, Secretary  
William Boer  
Delbert Boeker  
Russell Hill  
Debby Nichols  
Howard Tomlinson

### Staff

C.W. Barker, President  
Janet Mantey  
Jo Lynne Goldberg  
Anna Hollingsworth  
Catherine Wiegat



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CREDIT UNIONS™

*Where people are worth more than money.™*

