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MONEY Matters



PICKUPS AND SUVs WITH HIGH GAS MILEAGE

With gas prices remaining on the high side, many car buyers are switching to small, high-mile-per-gallon (mpg) cars. But maybe you don't have that option: You have to haul kids, their friends, and their gear. Or you need to tow your boat on weekends or haul heavy supplies for your garden. You need a pickup or SUV, but you still want one with gas mileage that will stretch the time between fill-ups.

You're in luck. Manufacturers have made advances in gas mileage for these large vehicles, with hybrids and other gas-saving technology. Part of the motivation comes from government regulations requiring that each manufacturer hit an average 35.5 mpg for all its vehicles by 2016. But high gas prices provide a ready market for those higher-mileage vehicles.

Pickups

Though the average gas mileage of pickups sold recently was just 16.4 mpg, according to auto-price service TrueCar.com, the diligent shopper can find choices with much better mileage. Here are some of the best:

- * 2011 Chevrolet Silverado 1500 Hybrid: 20 mpg city, 23 mpg highway
- * 2011 Ford F-150: 16 mpg city, 22 mpg highway
- * 2011 Toyota Tacoma: 21 mpg city, 25 mpg highway

SUVs

Since the introduction of electronic stability control, which helps prevent rollover accidents, SUVs no longer present the safety concern they once did. Midsize and smaller, crossover SUVs offer strong gas mileage choices:

- * 2011 Toyota Highlander: 28 mpg city, 28 mpg highway
- * 2011 Ford Explorer: 17 mpg city, 25 mpg highway
- * 2011 Ford Escape Hybrid: 30 mpg city, 27 mpg highway
- * 2011 Hyundai Tucson: 22 mpg city, 30 mpg highway

If a high-mileage pickup or SUV is right for you, come to Germania Credit Union for financing. Our low auto-loan rates can help you save even bigger.



GCU AUTO LOAN RATES

New Vehicle

Up to 36 mos.	3.45% to 9.30%
37 to 48 mos.	3.70% to 9.55%
49 to 60 mos.	3.95% to 9.80%
61 to 72 mos.	4.55% to 5.65%

Used Vehicle

Up to 24 mos.	3.95% to 9.80%
25 to 36 mos.	4.20% to 10.05%
37 to 48 mos.	4.45% to 10.30%
49 to 60 mos.	4.70% to 10.55%
61 to 72 mos.	5.30% to 6.40%

*APR is Annual Percentage Rate. The APR you receive for the indicated loan type will be within the range disclosed and is based on various credit worthiness criteria. Applicants must qualify based on normal credit approval guidelines. Loan terms and rates subject to change without notice.

Shopping for a Car Loan?

If your auto loan isn't from a credit union, you're probably paying too much. Shop around and compare. As a not-for-profit financial institution, our interest rates and fees are lower, our terms are flexible and affordable, and our service can't be beat. We can even refinance your pricey loan if you're stuck with a car-loan lemon. If your auto loan doesn't stack up, buckle up and stop by for a visit. We can save you money on your next new- or used-vehicle loan.



Direct Deposit

Juggling your classes, study groups, friendships, and internships is no easy feat. We know campus life keeps you busy, so let us help make life a little easier. We offer direct deposit, overdraft protection and other services to help streamline your finances. With help from Germana Credit Union, you don't have to slow down--we'll be right there with you.

Office Hours:

Monday - Friday
8:00 am - 5:00 pm
(No transactions after 4:00 pm)
Germania will be closed
Friday, November 11th
in observance of Veterans Day,
November 24th & 25th
in observance of Thanksgiving,
& **December 23rd & 26th**
in observance of Christmas

Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 9-30-2011.

Regular Share Account

Dividend Rate.....10%
APY 10%

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

Statistics:

(as of August 31, 2011)

Assets\$11,505,508
Shares \$9,969,323
Loans \$7,342,686
Members2463

Board of Directors

Rick Blundell, Jr., Chairman
Richard Grimmer, Vice Chairman
Trey Hardy, Treasurer
Sandy Wellbrock, Secretary
William Boeer
Delbert Boeker
Russell Hill
Angella Kemper
Debra Nichols

Staff

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



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency