

COMMON ground



Sun Federal Credit Union

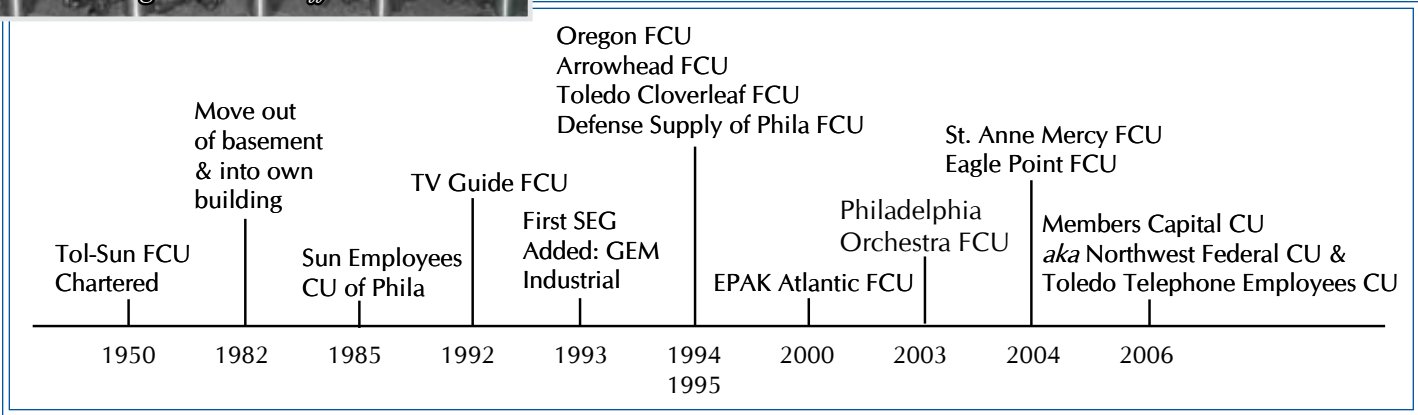
www.SunFCU.org

Credit Union History...*Help Us Capture the Stories*



Original Tol-Sun Officials Circa 1952

A timeline of the Credit Union's history follows, but we need your help to enhance it! **What memories do you have of the Credit Union?** Did you visit Sun Federal in the basement of the Refinery? Are your roots from one of our partners? How has the Credit Union impacted your life? We want to hear and share all of these stories and photos – it's who we are and were – and we hope to keep the legacy alive for future generations of members.



Tol-Sun Federal Credit Union was originally chartered on December 28, 1950 for Sun Oil Company with ten charter members who contributed \$10 each to get it started! In 1982, work stopped at the Refinery so the Credit Union was closed. Members still needed to access their accounts though, so Sun Federal opened a location at a local bank for three-months. Loan payments were suspended, insurance needs were met and our commitment to helping members continued.

In 1985, President/CEO Gary Moritz spent months working in Philadelphia with volunteers to bring on **Sun Employees Credit Union of Philadelphia**. This new partner wanted to better serve members by improving loan availability.

Even with the addition of merger partners, expanded facilities, and growing membership, Sun Federal Credit Union is most proud of the fact that we're a financial cooperative **existing solely to serve members**. The driving philosophy behind our success is "People Caring About People."

<i>Rate Snapshot</i>			
Loans Annual Percentage Rate		Certificates Annual Percentage Yield	
Vehicles (2000 or newer)	as low as 6.24	3 Month	4.16
Personal Line of Credit quarterly variable	secured 8.39 unsecured 10.39	6 Month	4.59
Visa Platinum Credit Card purchases & cash advances	as low as 7.9	12 Month	4.75
Home Equity Line of Credit quarterly variable	as low as 7.39	24 Month	4.96
Lifestyle Signature Loan	as low as 11.24	30 Month No Minimum	4.96
Federal Student Loans	call for details	42 Month Add-On	5.04
Mortgages	as low as 6.00	48 Month Call	5.06

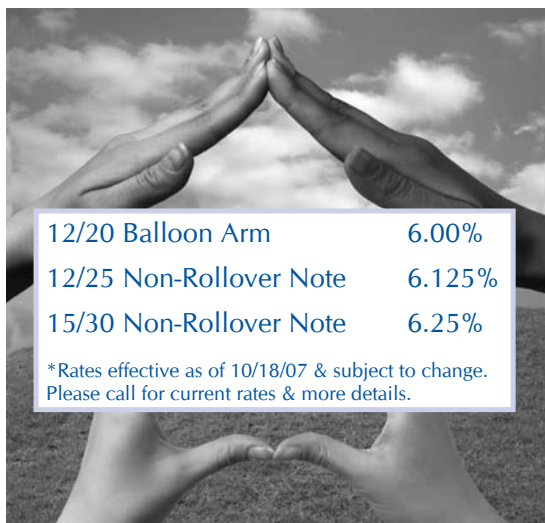
Effective 10/15/07. Subject to change. As low as rates based on credit score, relationship & automatic payment. Call your local branch for more details on the terms & fees.

Send Your Stories & Photos to sunfederal@sunfcu.org or Melissa Gregg, Sun FCU, 1627 Holland Road, Maumee, OH 43537



New First Mortgage Options

Sun Federal has three new first mortgage products to complement our more traditional options.



12/20 Balloon Arm	6.00%
12/25 Non-Rollover Note	6.125%
15/30 Non-Rollover Note	6.25%

*Rates effective as of 10/18/07 & subject to change.
Please call for current rates & more details.

The 12/20 Balloon ARM, amortized over 20 years, has an initial fixed rate for 12 years, and then adjusts to a new interest rate and payment for the remaining 8 years.

The 12/25 Non-Rollover Note, amortized over 25 years, has an initial fixed rate for 12 years, and then the remaining balance must be paid-in-full or refinanced.

The 15/30 Non-Rollover Note, amortized over 30 years, has an initial fixed rate for 15 years, and then the remaining balance must be paid-in-full or refinanced.

Call one of our lenders today for help selecting the best option for your need.

3 Ways to

Help You Get Ready For The Holidays

Visa Platinum Credit Card

Features as low as 7.9% APR, six cool card designs plus ScoreCard Bonus Points for every purchase. Use it for holiday shopping and then redeem Bonus Points: To reduce the APR on a minimum two-year auto or fixed consumer loan; To increase the dividend rate on a 24 or 54 month certificate; For Sun Federal logo items; or For ScoreCard gift or travel awards. Apply online!

Holiday Loan

As low as 11.24% APR. Perfect for a tight holiday budget. Apply online at www.SunFCU.org!

Visa Gift Card

Turn the "hard to shop for" into the "easy to please." These prepaid cards are available in any amount between \$10 and \$500. They can be used anywhere Visa is accepted.



Office Locations

1625 Holland Rd
Maumee, OH 43537

1917 Pickle Rd
Oregon, OH 43616

4760 Monroe St
Toledo, OH 43623

3341 Executive Pkwy
Toledo, OH 43606

2627 Tremainsville Rd
Toledo, OH 43613

1735 Market St
Suite C-16
Philadelphia, PA 19103

6301 Oxford Ave
Suite D-1
Philadelphia, PA 19111

2800 W Passyunk Ave
Philadelphia, PA 19145

100 Matsonford Rd
#2 Radnor Corp Ctr
Suite 101
Radnor, PA 19087

2209 Quarry Dr
Suite C-32
West Lawn, PA 19609

1000 Crown Point Rd
Westville, NJ 08093

Call Us Toll-Free
(800) 786-0945

SunTouch 24
Account Access

www.SunFCU.org
(419) 693-2000
(215) 339-8050
(800) 226-8244

SunLife Relationship Rewards is our way of saying thank you for saving, spending and borrowing with us. The more business you have with Sun Federal, the more benefits you receive! Visit www.SunFCU.org for a complete list of rewards and ways to increase your rewards.