

Our new Goodyear branch is now open

On January 30th, we opened the doors to our new Goodyear branch. Our new space is twice the size of our old branch. You'll still get the same great service when you walk in the door, but now with that new branch smell.

Later this month, we're planning a week-long grand opening celebration from February 24th - March 2nd and you're invited.

Friday, February 24th	9am	Official Ribbon Cutting
Friday, February 24th	4-6pm	Catered BBQ Dinner
[300 guests, first come, first serve]		
Friday, March 2nd	9am - 1pm	Free Auto VIN Etching

Throughout the week, we'll be drawing for prizes and have some special deals only available during the celebration at our new branch. Stop by and see us, we're open now.



Getting a Tax Refund?

Tax time is fast approaching and one of the biggest and newest tax-related industries are the "refund anticipation loans". These loans are similar to cash advances, granting cash now in return for your tax refund. While there are reputable companies offering these loans, there are also many less-reputable companies, possibly charging high fees as well as interest rates ranging from 40%-700% APR.

Considering a refund anticipation loan? First ask yourself:

- Do I absolutely need the money now or can I wait a few weeks until my refund arrives?
- Is a refund anticipation loan the best loan for my needs?
- Could a personal loan, like one from SunWest, better fit my needs?

We can walk you through SunWest loan options that are available to you. Visit any branch or call us at 602-866-1129 or 1-800-533-4133.



All SunWest branches will be CLOSED on Monday, February 20th, 2012 in observance of the President's Day Holiday.

Members' Marketplace

02 NEW BEETLE:

ONLY 25,000 MI, TURBO, HEATED LEATHER SEATS, BRIGHT ORANGE WITH MATCHING WHEELS, RETIRED LADY. ALWAYS GARAGED, LIKE BRAND NEW. \$8,900 OBO. 602-993-7355

HANDYMAN SERVICE:

WEST VALLEY AND GLENDALE. 42 YEARS OF EXPERIENCE. STILL DEPENDABLE. NON-LICENSED CONTRACTOR. WILLIAM 602-841-4939

AC & HEATING REPAIR & INSTALLATION:

"NEW UNITS" - "FREE 10 YEAR PARTS WARRANTY!" RECONDITIONED UNITS AVAILABLE - 1/2 PRICE. OTHER SERVICES: ELECTRICAL, PLUMBING & ROOFING. LICENSED RES/COMM. DON 623-934-7558

RESIDENTIAL AND COMMERCIAL LANDSCAPING DESIGN:

PAVERS, GRAVEL, SPRINKLERS, TREE TRIMMING, WEED CONTROL AND CLEAN UP. LICENSED AND BONDED. 602-327-1633

STATE FARM:

KEVIN CUNNINGHAM, AGENT PROVIDING INSURANCE AND FINANCIAL SERVICES. CALL FOR A FREE QUOTE. 602-993-4408

AFFORDABLE, GENTLE ACCUPUNCTURE:

ACCUPRESSURE, REFLEXOLOGY, SHIATSU TOO! GREAT FOR BACK, NECK, JOINT PAIN. REDUCE STRESS, ENHANCE BALANCE. GIFT CERTIFICATES. TALENA DEBAUN, LAC 17 YEARS EXP. CENTRAL, NW TUCSON. 520-320-1953

WANTED:

OLD TELEPHONES AND OTHER TELEPHONE RELATED ITEMS INCLUDING PARTS, MANUALS, TOOLS, MONITOR MAGAZINES, PAPER, MEMORBILLIA. CALL CLIFF 602-978-3551 OR EMAIL SUCLIFF@COX.NET

MASSAGE/ENERGY WORK:

FULLY CLOTHED MOADALITIES - SHIATSU, CHAIR, REIKI. GREAT FOR MODEST PEOPLE. LICENSED MASSAGE THERAPIST. PHOENIX AREA. TRACY 602-633-4119

"AFFORDABLE" IN HOME CARE GIVER:

NORTH VALLEY & SCOTTSDALE. FULL SERVICES, AFFORDABLE RATES. CERTIFIED CARE GIVER. ANGIE 623-806-3812

CORNER ACRE FOR SALE:

SE CORNER OF 35TH AVE AND MCNEIL, SOUTH OF ELLIOTT. \$55,000 OBO, O.W.C CALL 602-276-8463 OR 602-369-5249

HOME BUYERS:

FREE REAL ESTATE SERVICES! INCLUDING MLS PROPERTY SEARCHES, CONTRACT OFFERS, NEGOTIATING! REPOS UNDER \$75K - 1% DOWN! 580 CREDIT SCORE, NO LATES. "FREE LENDER \$500 GIFT CARDS!" WHITECOR REALTY 623-418-8387

FOR LEASE:

2BR. 1BA HOUSE, CENTAL PHOENIX FOR ONE YEAR LEASE: \$650/MO, INCLUDES WATER AND YARD WORK. 825 SQ FT HOUSE WITH 2000 SQ FT FRONT YARD. EVAP AND AC COOLER. PLEASE CALL FOR APPOINTMENT. 602-265-3286

"HELP U RENTI!":

"NO FEE" RENTAL SERVICES FOR DISPLACED HOMEOWNERS/APT RENTERS WANTING TO BE IN A SINGLE FAMILY HOME AGAIN. "INVESTORS & OWNERS" I HAVE RENTERS FOR YOUR HOMES - VALLEY WIDE. WHITECOR REALTY 623-418-8387

SHORT SALE, FORECLOSURE OR UNDER WATER?:

FREE ADVICE BY TELEPHONE OR CONSULTATION IN YOUR HOME FOR \$125.00. ATTORNEY WITH OVER 50 YEARS OF EXPERIENCE. CALL JOSEPH MOSCHETTI 602-493-7667 OR EMAIL JM132Q.COM



The Member Marketplace is moving! In order to display all of the ads we receive each month and bring additional financial education to the newsletter, we are moving the Marketplace ads online, exclusively, beginning in March. Visit www.SunWestFCU.org/site/online_newsletter.html to see this month's ad online and to submit your online ad for next month!

CURRENT LOAN RATES AS OF 01.13.2012

AS LOW AS... **NEW VEHICLES** 2010 AND NEWER MODEL YEARS 100% FINANCING PAYMENT PER \$1000 BORROWED

0-36 MONTHS	2.99% APR	\$29.08
48 MONTHS	3.49% APR	\$22.35
60 MONTHS	3.49% APR	\$18.19
72 MONTHS MIN. LOAN AMOUNT \$12K	3.99% APR	\$15.64
84 MONTHS MIN. LOAN AMOUNT \$25K	4.75% APR	\$14.02

USED VEHICLES 2009 AND OLDER MODEL YEARS FOR PURCHASE ONLY. NOT TO EXCEED RETAIL BLUE BOOK VALUE. PAYMENT PER \$1000 BORROWED

0-36 MONTHS	3.74% APR	\$29.41
48 MONTHS	4.24% APR	\$22.69
60 MONTHS MIN. LOAN AMOUNT \$10K	4.24% APR	\$18.53
72 MONTHS MIN. LOAN AMOUNT \$12K	4.99% APR	\$16.10

ADDITIONAL RATES FOR RECREATIONAL VEHICLES, EQUIPMENT, SECOND MORTGAGE AND HOME EQUITY LINE OF CREDIT. CAN BE FOUND ONLINE AT WWW.SUNWESTFCU.ORG OR BY CALLING THE MEMBER INFORMATION CENTER AT 602-866-1100 OR TOLL FREE AT 1-866-897-9378. ALL RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE. APPLY FOR A LOAN ONLINE, AT ANY BRANCH OR BY CALLING 1-800-533-4133.

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