

FINANCIAL SERVICES

Calendars!

Calendar Decals, Calendar Magnets and Calendar Pads are all easy to hand out or mail to clients.

	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2010	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

BLUE SPRINGS CREDIT UNION
654-145-7740
Call: Katie Hermstead

	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
2011	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Grand Valley 1st National Bank
637-623-6320

Universal Lenders, Inc.
Carmen Stohl
654-777-9897

2011 **JANUARY** 2011
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UFCU
United Banks of Connetquot
120 W. Chambers • North Ridge, OH
Ph: 312-11-9320 • Fax: 312-11-9321
Loan Office: 312-11-4422

2011 **JANUARY** 2011
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JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
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Long Term Loan Amortization
Amounts due are based upon amortization of equal monthly payments per \$1000 borrowed.

Rate	15yr	30yr	Rate	15yr	30yr
8.00%	\$741	\$537	8.40%	\$802	\$575
8.125%	\$747	\$544	8.75%	\$839	\$577
8.25%	\$754	\$551	9.10%	\$876	\$579
8.375%	\$761	\$558	9.45%	\$914	\$580
8.50%	\$767	\$565	9.80%	\$952	\$581
8.625%	\$774	\$572	10.15%	\$990	\$582
8.75%	\$781	\$579	10.50%	\$1,028	\$583
8.875%	\$787	\$586	10.85%	\$1,066	\$584
9.00%	\$794	\$593	11.20%	\$1,104	\$585
9.125%	\$801	\$600	11.55%	\$1,142	\$586
9.25%	\$807	\$607	11.90%	\$1,180	\$587
9.375%	\$814	\$614	12.25%	\$1,218	\$588
9.50%	\$821	\$621	12.60%	\$1,256	\$589
9.625%	\$827	\$628	12.95%	\$1,294	\$590
9.75%	\$834	\$635	13.30%	\$1,332	\$591
9.875%	\$841	\$642	13.65%	\$1,370	\$592
10.00%	\$847	\$649	14.00%	\$1,408	\$593
10.125%	\$854	\$656	14.35%	\$1,446	\$594
10.25%	\$861	\$663	14.70%	\$1,484	\$595
10.375%	\$867	\$670	15.05%	\$1,522	\$596
10.50%	\$874	\$677	15.40%	\$1,560	\$597
10.625%	\$881	\$684	15.75%	\$1,598	\$598
10.75%	\$887	\$691	16.10%	\$1,636	\$599
10.875%	\$894	\$698	16.45%	\$1,674	\$600
11.00%	\$901	\$705	16.80%	\$1,712	\$601
11.125%	\$907	\$712	17.15%	\$1,750	\$602
11.25%	\$914	\$719	17.50%	\$1,788	\$603
11.375%	\$921	\$726	17.85%	\$1,826	\$604
11.50%	\$927	\$733	18.20%	\$1,864	\$605
11.625%	\$934	\$740	18.55%	\$1,902	\$606
11.75%	\$941	\$747	18.90%	\$1,940	\$607
11.875%	\$947	\$754	19.25%	\$1,978	\$608
12.00%	\$954	\$761	19.60%	\$2,016	\$609
12.125%	\$961	\$768	19.95%	\$2,054	\$610
12.25%	\$967	\$775	20.30%	\$2,092	\$611
12.375%	\$974	\$782	20.65%	\$2,130	\$612
12.50%	\$981	\$789	21.00%	\$2,168	\$613
12.625%	\$987	\$796	21.35%	\$2,206	\$614
12.75%	\$994	\$803	21.70%	\$2,244	\$615
12.875%	\$1,001	\$810	22.05%	\$2,282	\$616
13.00%	\$1,007	\$817	22.40%	\$2,320	\$617
13.125%	\$1,014	\$824	22.75%	\$2,358	\$618
13.25%	\$1,021	\$831	23.10%	\$2,396	\$619
13.375%	\$1,027	\$838	23.45%	\$2,434	\$620
13.50%	\$1,034	\$845	23.80%	\$2,472	\$621
13.625%	\$1,041	\$852	24.15%	\$2,510	\$622
13.75%	\$1,047	\$859	24.50%	\$2,548	\$623
13.875%	\$1,054	\$866	24.85%	\$2,586	\$624
14.00%	\$1,061	\$873	25.20%	\$2,624	\$625
14.125%	\$1,067	\$880	25.55%	\$2,662	\$626
14.25%	\$1,074	\$887	25.90%	\$2,700	\$627
14.375%	\$1,081	\$894	26.25%	\$2,738	\$628
14.50%	\$1,087	\$901	26.60%	\$2,776	\$629
14.625%	\$1,094	\$908	26.95%	\$2,814	\$630
14.75%	\$1,101	\$915	27.30%	\$2,852	\$631
14.875%	\$1,107	\$922	27.65%	\$2,890	\$632
15.00%	\$1,114	\$929	28.00%	\$2,928	\$633

Short Term Loan Amortization
Amounts due are based upon amortization of equal monthly payments per \$1000 borrowed.

Rate	3 year	4 year	5 year	6 year
0.0%	\$27.78	\$20.83	\$16.67	\$13.89
0.5%	\$28.16	\$21.22	\$17.05	\$14.38
1.0%	\$28.60	\$21.65	\$17.48	\$14.71
1.5%	\$29.04	\$22.09	\$17.92	\$15.15
2.0%	\$29.48	\$22.53	\$18.37	\$15.50
2.5%	\$29.92	\$22.98	\$18.83	\$15.86
3.0%	\$30.36	\$23.43	\$19.30	\$16.23
3.5%	\$30.80	\$23.89	\$19.78	\$16.61
4.0%	\$31.24	\$24.35	\$20.27	\$16.99
4.5%	\$31.68	\$24.82	\$20.77	\$17.38
5.0%	\$32.12	\$25.29	\$21.28	\$17.78
5.5%	\$32.56	\$25.76	\$21.80	\$18.19
6.0%	\$33.00	\$26.23	\$22.32	\$18.61
6.5%	\$33.44	\$26.70	\$22.85	\$19.03
7.0%	\$33.88	\$27.17	\$23.38	\$19.46
7.5%	\$34.32	\$27.64	\$23.92	\$19.89
8.0%	\$34.76	\$28.11	\$24.46	\$20.33
8.5%	\$35.20	\$28.58	\$25.00	\$20.77
9.0%	\$35.64	\$29.05	\$25.55	\$21.22
9.5%	\$36.08	\$29.52	\$26.10	\$21.67
10.0%	\$36.52	\$29.99	\$26.65	\$22.13

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