

Front Royal Federal Credit Union

# ROYAL CONNECTION

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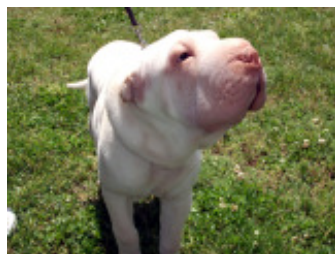
## Front Royal Federal Credit Union hosts county's first PetFest

PetFest - Paws, Claws and Tails! had pups woofing and tails wagging during the credit union's inaugural pet event on May 24.

Billed as a benefit for the Humane

Society of Warren County, PetFest featured Front Royal Police and Warren County Sheriff's narcotics dogs showing off their skills, while local dogs showed off their owners. Father Fasano of St. John the Baptist church opened the occasion with a Blessing of the Animals.

Hundreds of residents came together in support the Humane Society while joining in the many contests and games and relaxing in the shade with their friends and neighbors.



This little shar pei was busy keeping his nose in all the day's festivities.

## Upcoming Holiday Closings:

**Labor Day**  
September 1, 2008

**Columbus Day**  
Monday, October 13, 2008

## Scholarship Help is Available

Private education loans help fill the gap between the cost of attendance and traditional financial aid including scholarships, grants, and federal loans. Private loans allow for a loan to be placed in the student's name. Interest will accrue while the student is in school, but payments do not have to be made while the student is enrolled in school at least half-time.

Front Royal Federal Credit Union has partnered with CU Student Higher Education Loan Program (CU Student H.E.L.P.) to offer a private education loan program that gives borrowers a 12-month grace period after graduation and no penalty for prepayment. These are credit-based loans, so Front Royal Federal Credit Union encourages all loan applicants to apply with a creditworthy cosigner to increase their chances of approval and of obtaining a lower interest rate and/or loan fee.

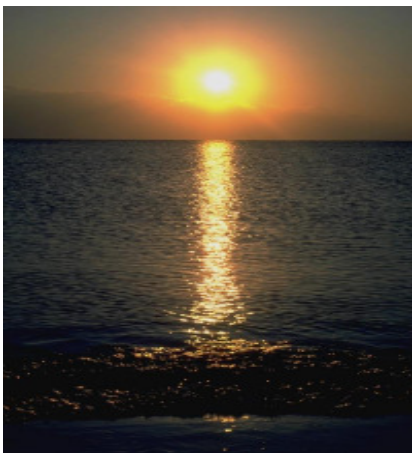
For more details about this program, go to [www.frontroyalfcu.org](http://www.frontroyalfcu.org).

## Cool down with a Summer Loan Today!

It's July; it's hot and it's time to go on that special vacation. Or if you're thinking about staying home, now's the time to add to the value of your abode with a home improvement project, a new deck or a new pool or hot tub.

Front Royal Federal Credit Union has just the loan special to take the heat out of your day. With our **Cool Down** Summer Loan special\*, you can borrow up to \$3,000 at 7.50 percent for up to 30 months. Your loan is not based on your credit score.

Call 540-635-7133; stop by to speak with a loan officer, or go on-line to [www.frontroyalfcu.org](http://www.frontroyalfcu.org) and click on "loan application" to get started cooling down today! (\*Rate subject to change without notice)



# Digging for Gold: Finding College Scholarships

According to 2007 College Board estimates, the annual cost of attending a public four-year college (including tuition and fees, and room and board) is \$13,589 if you're a resident and \$24,044 if you're an out-of-state student. Private four-year schools average about \$32,307 annually.

These numbers may be daunting, but there is money out there to help you pay for school. In fact, there are an estimated one million scholarships available for qualified students, totaling nearly \$3 billion.

If you want to get your hand in that pot of gold, start looking early. Rough odds are one out of 25 for receiving a scholarship of some kind.

Thanks to the Internet, finding money for college is easier than ever. In fact, there are free databases such as fastweb.com, scholarships.com, and collegeboard.com with information about thousands of scholarships. Some even allow you to create a personal profile and generate a search that will find the scholarships you're best qualified for.

Furthermore, if you use the personal profile search option, be as specific as possible. For example, if your choice of major is "marine biology," put that in the search box, not "biology" or "science."

And remember, never pay fees to obtain access to a scholarship Web site or database.

If you aren't quite so tech-savvy, the public library has plenty of books that contain scholarship information. But be wary of any scholarship listing that is three or more years old, as award programs change from year to year. You also can ask a school guidance counselor or a financial aid officer at a university you're interested in for referrals.

Many scholarships have deadlines as early as August or September, so don't wait until January of your senior year to start applying.

The typical high-school student should be eligible to apply for 30 to 40 different scholarships. The more scholarships you apply for, the higher your chances are of being awarded money.

Finally, think small. In addition to applying for a big award, consider applying for smaller awards offered by local businesses, organizations, Front Royal Federal Credit Union, or faith-based organizations. These often are easier to obtain.

## 2008 Turnmeyer Scholarships Awarded

This year's Harry G. Turnmeyer scholarships, given by Front Royal Federal Credit Union in honor of former manager and board member Harry G. Turnmeyer, were awarded in May to two deserving Warren County High and Skyline High school students.

Skyline High's Danielle Manovich was awarded a \$1,000 scholarship to further her education at Virginia Tech in the fall.

Jonathan Nicholson, the Turnmeyer scholarship recipient from Warren County High, will be using his \$1,000 award to continue his studies at Shenandoah University.

## High Achiever Awards

Chris Brookman, Skyline High, and Brittany Hennis, Warren High, were awarded High Achiever Awards from the Front Royal Chamber of Commerce in May. Seniors with a GPA of 3.7 or higher receive the award.

Both Chris and Brittany served as volunteer tellers at their Front Royal Federal Credit Union student branches. In addition, Chris worked part-time during the school year at the North Royal branch, while Brittany continues to work at the South Street branch.



Left: Chris Brookman

Right: Brittany Hennis

Congratulations to both of our High Achievers!



## Home supply is **high** - Rates are **low**

With low rates and high inventory, now might be the time to buy your dream home. Front Royal Federal Credit Union is here to help! We offer a variety of **mortgage solutions** - at competitive rates and without any origination or applications fees - to suit your budget, circumstances, needs and goals.

### Already Own?

Do you have a first mortgage and/or some debt you'd like to consolidate?

If so, consider taking out a Front Royal Federal Credit Union **Home Equity Loan**. Ranging from 5.75 to 6.75 percent\* for up to 15 years, a home equity loan from your credit union will allow you to consolidate all of your major debt into one five-to-fifteen year loan.

Give us a call for more information at 540-635-7133.

(\*Rates subject to change without notice)