

Credit Union Courier



January 2011

2.99%^{APR*} MasterCard Balance Transfer Special**

January 1st, 2011 – April 29th, 2011



Suffering from a Holiday Hangover? Transfer any balance up to \$5,000 to St. Mary's & Affiliates Credit Union MasterCard and receive a great rate of 2.99%^{APR*} for 6 Months!

*APR = Annual Percentage Rate. **Balance transfer up to \$5,000. Standard loan policies apply.

Haunted by the Ghosts of Christmas Past? Open a Holiday Club Account



Don't let past holiday spending bloopers scare you away from this year's festivities. Open a Holiday Club Account at St. Mary's & Affiliates Credit Union and you'll be prepared to shoo away haunting shopping temptations.

Stop in today and we'll get you on the road to a season full of joy and smart spending.

Who's Number 1? **WINNERS!**

\$100 Cash Prize – Jeffrey Masino & Susan Daniel

Date Night Basket – Jamie Snow & Karen Ott

1% Loan – Megan Kollmansberger & Chanelle Kraemer



HAVE YOU MADE YOUR 2010 IRA CONTRIBUTION YET?

If you haven't, don't worry! You have until April 15, 2011 to make a 2010 contribution. Call or stop in the credit union to find out the 2010 contribution limits!

Tax Information

The total interest paid to you in 2010 can be found in the "YEAR TO DATE INFORMATION–TOTAL DIVIDENDS PAID THIS YEAR" box on the right hand side of your statement. If we paid you more than \$10.00 in interest, you will also receive a 1099-INT interest income form in a separate mailing. If you have a home equity/mortgage loan with the credit union, you will receive a 1098 Mortgage Interest Statement in a separate mailing. Please keep these forms with your tax information so you will have them when you file your tax return.



FAST, FRIENDLY CREDIT UNION FINANCING.

St. Mary's & Affiliates Credit Union makes your car-buying even easier with AutoSmart. Use our AutoSmart tools, find your next vehicle and finance it right at the dealership through St. Mary's & Affiliates CU! Before you start shopping, use Auto Smart to: Compare different vehicles, read reviews, find out trade-in and retail values and calculate payments! Visit www.smacu.org and click the link "Research. Shop. Buy."

Receiving an income tax refund this year? Use IRS Direct to deposit your tax refund into your credit union account. Safe, easy, and fast! Receive your refund up to 3 weeks sooner than you would by mail. See www.irs.gov.

- Our Routing Number: **275979021**
- To deposit into your **savings account**, just enter your account number on your tax form.
- To deposit into your **checking account**, **use the number on the bottom of your checks**. You may eliminate the zeros that precede that number, but be sure to include the last number-this makes your checking account number one digit longer than your savings account number.

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 VISIT US AT WWW.SMACU.ORG AND CLICK



Find us on
Facebook


Shared Branching!


Madison Area Locations! Please bring your ID and Account Number. Visit www.cuservicecenter to find a location nearest you!

<p>CU Express Branch 3809 E Washington Ave Madison, WI 53704</p>	<p>7:00am – 7:00pm M-Fri 9:00am – 4:00pm Sat 12:00am – 4:00pm Sun</p>	<p>Heritage CU 2555 Shopko Dr Madison, WI 53704</p>	<p>7:30am - 6:00pm M-Fri 8:00am – 3:00pm Sat Closed Sun</p>
<p>Dane County CU 2160 Rimrock Rd Madison, WI 53713</p>	<p>7:30am - 5:30pm M-Fri 7:30am - 12:00pm Sat Closed Sun</p>	<p>Madison CU 949 E Washington Ave Madison, WI 53703</p>	<p>7:30am - 5:30pm M-Fri 9:00am - 12:00pm Sat Closed Sun</p>
<p>Dane County CU 709 Struck St Madison, WI 53719</p>	<p>7:30am - 5:30pm M-Fri 7:30am - 12:00pm Sat Closed Sun</p>	<p>Madison CU 215 Martin Luther King Jr Blvd Madison, WI 53703</p>	<p>8:45am - 4:30pm M-Fri Closed Sat Closed Sun</p>
<p>Heartland CU 5325 High Crossing Blvd Madison, WI 53718</p>	<p>7:00am - 6:00pm M-Fri 9:00am - 1:00 pm Sat Closed Sun</p>	<p>Heritage CU 827 Phillips Blvd Eagle Plaza Sauk City, WI 53583</p>	<p>9:00am - 5:00pm M-Fri 9:00am - 12:00pm Sat Closed Sun</p>
<p>Heartland CU 555 W Washington Ave Madison, WI 53703</p>	<p>7:30am - 6:00pm M-Fri 9:00am - 12:00pm Sat Closed Sun</p>	<p>Heartland CU 105 Enterprise Dr Verona, WI 53593</p>	<p>7:30am - 6:00pm M-Fri 9:00am - 12:00pm Sat Closed Sun</p>
<p>Heartland CU 944 Williamson St Madison, WI 53703</p>	<p>8:30am - 5:30pm M-Fri 9:00am - 12:00pm Sat Closed Sun</p>	<p>Dane County CU In Super Wal-Mart 2151 Royal Ave Monona, WI 53713</p>	<p>9:00am - 6:30pm M-Fri 9:00am - 1:30pm Sat 9:00am - 1:30pm Sun</p>