

2.99% APR MasterCard Balance Transfer Special**

January 1st — June 30th, 2012

Transfer any balance up to \$5000 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 \$5000.



It's Semester Time!

If your child received at least a 3.0 GPA or equivalent, it's time to reward them!

For any Kirby or Echo club members, SMACU will give a **\$10.00** deposit into their account.

Don't have an account yet? No problem. We can open the account with a \$5.00 deposit and their SSN.

SMACU will be open Saturday, January 21st from 10am-2pm exclusively for our Kirby and Echo members to reward them for their hard work during this past semester.

Welcome Janesville!

Our Janesville Office is now OPEN! Stop by and visit us on Tuesday's and Friday's from 7:30am - 4:00pm



Share Your Experiences

St. Mary's & Affiliates Credit Union now has KUDOS Cards available for member feedback. These can be found in branch in St. Mary's Hospital and Janesville, or online at www.smacu.org.

REMINDERS & UPDATES

- Taking a trip? Let us know. Call/stop in/ or check out the link on our homepage. This will ensure you will be able to use your debit or credit cards, while you're out of state.
- Contact information recently change? Don't forget to let us know. It is important to keep your SMACU records up-to-date.
- SMACU has **GREAT RATES** on vehicle loans! Stop in or complete a loan application today to see if we can lower your payments!
- If you're in the market for a checking account, look no further. We offer a no minimum balance, no fee checking account. It comes with a free debit card and first box of checks.

SMACU CHRISTMAS CLUB — OPEN ONE TODAY!



- Save all year long for the holiday season
 - Payroll deduction available
- All funds transferred into regular savings account on November 1st.
 - **FREE!!!**

Questions on anything you see? Feel free to call, e-mail, or stop in . We'd be happy to answer any questions you have!



Happy Birthday St. Mary's Hospital

2012 is the 100th year of operation for St. Mary's Hospital.

St. Mary's & Affiliates Credit Union will be celebrating this milestone by creatively giving away \$100 cash EVERY MONTH! Stay tuned to find out how you can win.

ANNUAL MEETING NOTICE:

Please mark your calendars for St. Mary's & Affiliates Credit Union's **53rd Annual Meeting Thursday, April 19th, 2012.**

IRA CONTRIBUTIONS FOR 2011 can be made until April 15th, 2012. Financial planners will tell you that an IRA is a great way to save for retirement or for children's education. We offer Traditional and Roth IRAs as well as Coverdell Education Savings Accounts.

Thank You for Your Help!

Thanks to our members, we raised \$550 during the month of December "snow in the credit union" promotion. This money purchased Christmas gifts for two families, and the rest was donated to the Goodman Community

TAX INFORMATION

The total interest paid to you in 2011 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 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.

IRA'S



Have questions regarding your IRA options?

Stop in to see **Jenny** today! She is SMACU's **Certified IRA Specialist** and would be happy to help you in opening an Individual Retirement Account. Email her at: jennifer_kutz@smacu.org

DID YOU KNOW?



St. Mary's & Affiliates Credit Union cooperates with other credit unions as part of the Credit Union Service Centers shared branching network, giving you convenient account access at nearly 4,500 locations nationwide. That's right, 4,500 branches where you can conduct St. Mary's & Affiliates Credit Union transactions with real, live tellers!

Visit www.cuservicecenter.com for additional locations

ANNUAL PRIVACY NOTICE

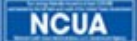
St. Mary's & Affiliates Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. In order to conduct the business of the credit union, we may disclose information to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements so that we may provide members competitive products and services. If you terminate your membership, we will adhere to the privacy policies and practices as described in this notice.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on our account may be reflected in your credit report.

Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



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