

You're #1 in October!

(2)-1.00% Loan Drawings
Weekly Grocery Winners

(2)-\$100 Cash Give-a-ways
Pumpkin Carving Contests

Details:

Fill out the enclosed entry form for the 1.00% loan drawings and \$100 cash drawings
Submit a picture of your pumpkin in branch, or online at www.smacu.org (one for adults, one for kids)
Transact within the branch for your chance to win groceries.



Welcome Janesville!

Let's welcome our newest affiliate onboard, Janesville Hospital. SMACU will be present onsite every Tuesday/Friday from 7:30 a.m. to 4:00 p.m. once they open. Our office will be located near the E.R.

Let's Go Green

With FREE Electronic Services

- E-Statements
- MasterCard E-Statements
- E-Bill Pay
- Online Check Re-ordering
- Text Banking
- Rate Breaks for Fuel Efficient Vehicles (30+ MPG)



REMINDERS & UPDATES

- Savings Bonds will no longer be available at the credit union as of 12/31/2011. You will now have to order them online.
- Christmas Clubs will be distributed November 1st this year. Please let us know ASAP if you'd like to receive your money in a different form than last year.
- Taking a trip? Let us know. Call/stop in/or fill out the link on our homepage. This will ensure you will be able to use your cards out of state.
- Due to the cost of our previous printer, we have recently changed check providers. We now offer Legacy Checks.

Short on cash for this holiday season? Don't forget SMACU offers affordable short term loans and lines of credit to get you through the season.

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

**CLICK.
SHOP.
DRIVE.**



Thinking of buying a new or pre-owned car?.....Get FAST Financing and a great rate!

St. Mary's & Affiliates Credit Union makes your car-buying experience 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 AutoSmart to: Compare different vehicles, read reviews, find out trade-in and retail values and calculate payments!
Visit www.smacu.org to click, shop and DRIVE!



FAST...FRIENDLY...CREDIT UNION FINANCING

CUDL is not offered by all dealerships, call ahead to confirm this is an option.



Auto Buying Made Easy

St. Mary's & Affiliates CU is in great shape!

SMACU has remained profitable through the recessionary trends our economy is seeing.

Though other financial institutions are seeing negative earnings, rising delinquencies and defaults; SMACU continues to perform well above average—thanks to our members!

Don't forget—We have money to lend, at great rates!

Your Contact Information:

Please make sure your home address and email and phone number are up-to-date in our records. This is important so you do not miss statements, notices and/or tax information. Download a Change of Address form at www.smacu.org.

You can then mail, fax or drop off the form at the Credit Union.

Meet The SMACU Staff!

Lindsey - Dominique -Bethany -Joyce
Jenny - Michele - Heather - Chelsie



FIND US ON FACEBOOK



Shared Branching

42 locations state wide-12 locations in the Madison Area

- | | | |
|--|--|--|
| CU Express Branch 3809 E Washington Ave Madison, WI 53704 | Heartland CU 555 W Washington Ave Madison, WI 53703 | Madison CU 215 Martin Luther King Jr Blvd Madison, WI 53703 |
| Dane County CU 2160 Rimrock Rd Madison, WI 53713 | Heartland CU 944 Williamson St Madison, WI 53703 | Heritage CU (Eagle Plaza) 827 Phillips Blvd Sauk City, WI 53583 |
| Dane County CU 709 Struck St Madison, WI 53719 | Heritage CU 2555 Shopko Dr Madison, WI 53704 | Heartland CU 105 Enterprise Dr Verona, WI 53593 |
| Heartland CU 5325 High Crossing Blvd Madison, WI 53718 | Madison CU 949 E Washington Ave Madison, WI 53703 | Dane County CU (In Wal-Mart) 2151 Royal Ave Monona, WI 53713 |



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

Visit www.cuservicecenter.com for additional locations