



**St. Mary's
& Affiliates
Credit Union**

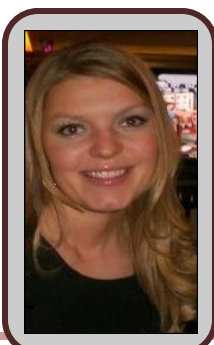
Credit Union Courier

Summer 2011

Ever Need to Check Your Account Balance On-The-Go?

Text Banking is back and better than ever. As of July 1st, text banking will be available to any SMACU member with tech savvy skills. It's free, convenient and available 24/7.

Please visit www.smacu.org to enroll today. *Standard text rates will apply.



Welcome **Heather Paris**—SMACU's new Vice President of Operations. Heather came to the Credit Union with over 8 years of experience, a bachelors degree in Business-Finance and many new innovative ideas!

Stop by and welcome our new addition.



REMINDER!

Our new fee and charge schedule is now in effect.

As of June 1, 2011

COMING FALL 2011

Watch our website for the official release of SMACU's Smart Phone Web-based Banking!

Effective July 21, 2011, St. Mary's & Affiliates Credit Union Funds Availability policy will be changing to reflect the recent Federal Law Change. Normally if your funds are placed on hold, you have \$100 made available to you on the next business day. This amount will increase to **\$200**.

2010-2012 Models
3.50% APR* for 60 months



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FREE Gas and Great Rates!

Through August 2011, any new or used auto loan financed at SMACU will receive a \$50-\$100 gas card. **



FAST, FRIENDLY CREDIT UNION FINANCING.

Don't forget to finance with us at the dealership! Ask if your car dealer participates in Credit Union Direct Lending.

*APR=Annual Percentage Rate. Call SMACU for more details. **Loans over \$5,000 will receive a \$100 gas card. Loans under \$5,000 will receive a \$50 gas card. Loan must be new money, current SMACU loans do not qualify. Advantage Checking discount does not apply. Auto Loan may not exceed 100% LTV (Loan to Value) based on NADA. Offer runs June 1, 2011-August 31, 2011. Standard loan rates & policy apply. CUDL is not offered by all dealerships, call ahead to confirm this is an option.

Score a Facebook Getaway!

Are YOU a fan? It's time to win big! Become our fan on Facebook and post a picture of somewhere you visit this summer. We're giving away a weekend getaway for the best picture! More details at

www.smacu.org.



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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



CREDIT UNION SERVICE CENTERS.
 The Member-Friendly Financial Network

Visit www.cuservicecenter.com for additional locations