



Who's Number 1? YOU ARE!!



OCTOBER IS MEMBER APPRECIATION MONTH! CHECK OUT THE ENCLOSED FLYER AND FIND OUT HOW YOU CAN-

- RECEIVE A **GREAT** DEAL ON TRANSFERRING YOUR AUTO LOAN TO THE CREDIT UNION!
- RECEIVE A **SPECIAL** RATE ON A SPECIAL TERM SHARE CERTIFICATE
- HAVE A CHANCE TO **REDUCE** YOUR CURRENT SMACU LOAN RATE TO 1.00%
- HAVE A CHANCE TO WIN A DRAWING FOR \$ 100 CASH!

International Credit Union Day – St. Mary's & Affiliates CU **Thursday, October 16, 2008 @ St. Mary's Hospital**

- Increase your payroll deduction by at least \$10, and receive a special \$1!
- Spin the wheel & WIN a prize
- Refreshments for ALL!
- Get your picture taken for our website, and be entered into a drawing for a \$25 GIFT CARD!

Be sure to stop down and join in the fun in the kiosk area near the cafeteria!

AUGUST 2008 LOAN PROMOTION & REFER A FRIEND PROMOTION WINNERS!

Loan Promotion Garmin GPS – DARLINE PEARSON

Refer-A-Friend IPOD NANO – MICHAEL REDDING

Get Money Smart during Money Smart Week

Money Smart week is a statewide initiative to improve personal financial knowledge by bringing awareness of local financial educational sixty five eighty five programs and resources to communities. The Madison area credit unions, including St. Mary's & Affiliates Credit Union, have joined together to bring you a series of sessions and workshops covering a range of financial topics.

Join us Wednesday, October 15, at the Sheraton Hotel, 709 John Nolen Drive in Madison, for a free evening of personal financial enrichment. You'll have your choice of attending one of three sessions before the keynote speaker, Connie Kilmark, talks about how to build up your financial self-defense skills.

6:00 – 6:45 p.m. Your choice of session A, B, or C

- **Session A - Refinancing your Mortgage**

Do you have an adjustable rate mortgage or uncomfortably high payments? This session will help you decide how and when to refinance.

- **Session B – Wills and other Important Documents**

This workshop is ideal for anyone who doesn't have a will. Learn how to create your own documents, independent of hiring legal council.

- **Session C – What College Students Need to Know about Money and Credit**

Financial experts will provide parents with tips to help their college students make the transition to managing their own finances.

7:00 – 8:30 p.m. Keynote speaker, Connie Kilmark

Financial Self-Defense Skills

Learn how to build well-defined personal financial self-defense skills to take the surprise and anxiety out of unexpected events and expenses. You'll learn new tips to use for financial success today and into the future.

To register for any or all of these free sessions and workshops, go to www.uwcu.org/moneysmart or call 608-316-8359. For more information on Money Smart week go to www.moneysmartwi.org.

St. Mary's & Affiliates Credit Union: Secure and Strong!

With all the news about the mortgage crisis and stock prices in some large banks plummeting as a result, it's no surprise people are concerned about whether their deposits are safe in their financial institution. St. Mary's & Affiliates Credit Union has avoided the high-risk lending that has been behind many of the headlines, so we're as safe and strong as ever. St. Mary's & Affiliates Credit Union as a safe haven for your funds chiefly because we're:

- **Federally insured** - Just as the FDIC does for banks, the National Credit Union Share Insurance Fund (NCUSIF) insures a member's savings up to at least \$100,000 – with higher total insurance coverage available if the member has a combination of individual, joint, trust, payable-on-death and other types of accounts. There is also separate insurance coverage of up to \$250,000 for individual retirement accounts. The NCUSIF is administered by the National Credit Union Administration (NCUA), an agency of the federal government. In the history of the Fund, not one penny of insured savings has ever been lost by a member of a federally insured credit union. And no taxpayer funds have ever been used for a bailout!
- **Member-owned** - Unlike for-profit banks that are in business to return profits to stockholders, we're in business to serve members *regardless of profit*. Because our members own us, everything we do is in the best interest of members. And our Board of Directors, volunteers elected from within the membership, are always looking to ensure the safety and security of your funds.
- **Tightly regulated** - State regulators routinely scrutinize the credit union's performance to ensure the credit union is sound and meeting members' thirty zero thirty three needs.

Christmas Club Members: Its that time of year again!

Unless you have requested to have a check mailed to you, your Christmas Club account balance will be **transferred into your Savings Account** on November 1. If you would like it transferred to your checking or Advantage account, or would like a check mailed to you, please give us a call.

Our HOLIDAY GIFT to you! - Just in time for your Holiday Shopping!

**0% Finance Charges on your MasterCard purchases
November 2008-January 2009.**

The 0% finance charge is on purchases only and does not include cash advances or statement checks. After the three-month period, your rate will return to a low 9.90% APR. You pay no annual fee and have a 25-day grace period from your statement date before payments are due.

If you have a Credit Union MasterCard, be sure to take advantage of this special promotion and use your card for all of your holiday shopping. If you would like an increase of your current limit, contact the credit union. If you do not have our card, now is the time to apply and you will have your card in time to start your fifty fifty two holiday shopping!

GET EM' A CARD, A VISA GIFT CARD THAT IS!!! Can't find the perfect gift? Get them a VISA gift card. Amounts from \$10-\$500 will make a simple choice for busy shoppers.

Hidden Account Numbers: Three account numbers are hidden throughout the newsletter. Find yours and come to the credit union to receive \$10!!

LOAN RATES

	Annual Percentage Rate	
Personal Loans:	9.90%	Term depends on amount of loan
Auto/Truck Loans:		
▪ 2008-2009	5.50%	Up to 48 Months
	5.70%	Up to 60 Months
	6.70%	Up to 72 Months
▪ 2006 & 2007 Models	5.70%	Up to 60 Months
▪ 2005 & 2004 Models	6.20%	Up to 60 Months
▪ 2003 & 2002 Models	6.70%	Up to 54 Months
▪ 2001 & 2000 Models	7.15%	Up to 48 Months
▪ 1999 & 1998 Models	8.15%	Up to 36 Months
Home Equity Loans:		
Quoted Rates are for		
80% Loan to Value	5.00%	4 Year, Fixed Rate
	6.00%	5 Year, Fixed Rate
	6.00%	Up to 30 Years, 5 Year Balloon Payment
Call for variable rate Home Equity Line of Credit Rates		
MasterCard	9.90%	No Annual Fee



SAVINGS RATES

	Rate		Annual Percentage Yield	
Shares	1.25%		1.26%	
	\$100 Minimum Daily Balance			
Advantage Account	1.50%		1.51%	
	2.08%		2.10%	
	2.18%		2.20%	
	\$2000 Minimum Daily Balance			
	\$10,000 Minimum Daily Balance			
	\$25,000 Minimum Daily Balance			
Plus Checking Accounts	1.25%		1.26%	
	\$300 Minimum Daily Balance			
IRA Deposit Account	2.72%		2.75%	
	\$100 Minimum Daily Balance			
Share Certificates	\$500 Minimum		\$5000 Minimum	
	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>
3 Months	3.21%	3.25%	3.21%	3.25%
6 Months	3.21%	3.25%	3.21%	3.25%
9 Months	3.21%	3.25%	3.21%	3.25%
12 Months	3.21%	3.25%	3.21%	3.25%
12 Month Option Certificate	3.06%	3.10%	3.31%	3.35%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>	
24 Month (One time adjustable rate)	3.21%	3.25%	3.70%	3.75%



*These rates are current as of October 1, 2008. **ALL RATES ARE SUBJECT TO CHANGE.** Call the Credit Union 608-258-5062 or check our website (www.smacu.org) for up to date rates and account disclosures.