

Credit Union

COURIER

Ph: 608-258-5062

January 2008



St. Mary's
& Affiliates
Credit Union

~WRAP UP YOUR HOLIDAY DEBT~

8.00% Personal Loan*

During the month of February, all members are eligible to apply for an 8.00% personal loan to "Wrap up Holiday Debt." *Personal Loan Policy applies, advantage rate does not apply.



Protect Your Identity NOW!

Identity theft can happen anywhere to anyone. In line at the store, online at home or when you're buying your morning coffee. If your identity is stolen, you can spend hundreds of hours cleaning up your credit and struggling to get back your good name. That's because stolen identities are used up to 30 times, with most victims only discovering the theft after they've been turned down for a loan or contacted by a collection agency. You may already be a victim, many times over, and not even know it. But not with LifeLock.

See www.smacu.org and click the link to LifeLock. Using this link will give you 20% discount on an annual or monthly membership.

Annual Meeting

Thursday, April 17, 2008
Elk's Lodge

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



~NEW FACES AT SMACU~



Please welcome Angela Payne & Sarah DeVore St. Mary's & Affiliates Credit Union. Sarah & Angela are our newest addition to the frontline, and they seem to be enjoying themselves. Be sure to say **HI** next time you are in!

TRAVELERS CHECKS

Effective February 1, 2008, St. Mary's & Affiliates Credit Union will discontinue the sale of Travelers Checks. We will be replacing Travelers Checks with the VISA TravelMoney Card. Stay tuned for more details!

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 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.

IRS DIRECT

Direct Deposit of your Tax Refund into your SMACU Account. Safe, Easy, and Fast! Receive your refund up to 3 weeks twenty three fifty six earlier than by mail. See www.irs.gov

- To use your **Savings Account** for direct deposit, just enter your account number
- To use your **Checking Account** for direct deposit, use the number on the bottom of your checks. This includes the number at the end of your regular account number. You may eliminate any leading zero's.

"YOU'RE #1 AND WE KNOW IT" – DRAWING WINNERS!

Phyllis Sletten - \$100 CASH PRIZE

Diane Brockman - \$100 Gas Card

Johanna Meyer – 1% Loan

Greg Bauer – 1% Loan

"ADVANTAGE CHECKING"

Receive ¼% discount on new Loans

Receive ¼% bonus on new Certificates

Its easy to qualify! Just open a checking account, have direct deposit or payroll deduction into that account, and use at least four of the following Credit Union services. If you have an existing Checking Account and receive payroll or use payroll deduction, and use four of these services, then you already qualify!

Debit Card

Advantage Savings Account

IRA

Christmas Club

Personal Loan

Home Equity Loan

HomeCU (Online Banking)

eStatements

Electronic Bill Pay

Share Certificate

Auto Loan

Credit Union MasterCard

Get the "ADVANTAGE!"

Debit Card Too Risky for Online Shopping!

Using your Debit Card online for payment is too risky. Someone could end up zeroing out your checking account balance in the matter of seconds. It is a fact that using your credit card online is safer due to the weaker law regulating debit cards.

Credit Card Liability: If you report the theft before anything is purchased with your card, you have **ZERO** liability. If you report it after purchases are made, your liability is only the first \$50 per card.

Debit Card Liability: If you report the theft within two business days, your liability is limited to \$50, and again, some issuers may waive that amount. However, after two business days, your liability jumps to \$500. And if you don't report the loss or theft within 60 days of receiving your statement, your liability is one hundred fifty one unlimited.

Debit Card purchases are deducted immediately from your account, and if they are unauthorized, they may be harder to recover; to get your money back, you need to work it out with the merchant, which may be difficult for online fifty five sixty five transactions.

Bottom line: Do not use your debit card to make online purchases, and only use your credit card on trusted user sites.

“Tax Advantage” Share Certificate Special February 1-April 15th!

Get a special rate on a **6 month Certificate**, plus, if you have your Tax Refund directly deposited to your credit union account, you will receive an even **BETTER** rate! See **SMACU** for more details!

LOAN RATES

Annual Percentage Rate

Personal Loans:	9.90%	Term depends on amount of loan	
Auto/Truck Loans:			
▪ 2006-2008	6.15%	Up to 60 Months	
	7.00%	Up to 72 Months	
▪ 2005 Models	6.75%	Up to 60 Months	
▪ 2003 & 2004 Models	6.95 %	Up to 60 Months	
▪ 2001 & 2002 Models	7.75%	Up to 54 Months	
▪ 1999 & 2000 Models	8.50%	Up to 48 Months	
▪ 1997 & 1998 Models	9.50%	Up to 36 Months	
Home Equity Loans:			
Quoted Rates are for			
80% Loan to Value	5.50%	4 Year, Fixed Rate	
	6.49%	5 Year, Fixed Rate	
	6.49%	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%	\$2000 Minimum Daily Balance
	2.57%	2.60%	\$10,000 Minimum Daily Balance
	3.11%	3.16%	\$25,000 Minimum Daily Balance
Plus Checking Accounts	1.25%	1.26%	\$300 Minimum Daily Balance
IRA Deposit Account	4.17%	4.25%	\$100 Minimum Daily Balance
Share Certificates	\$500 Minimum		\$5000 Minimum
	<u>Rate</u>	<u>APY</u>	<u>Rate</u> <u>APY</u>
3 Months	3.41%	3.45%	3.65% 3.70%
6 Months	3.60%	3.65%	3.84% 3.90%
9 Months	3.70%	3.75%	3.94% 4.00%
12 Months	3.94%	4.00%	4.18% 4.25%
12 Month Option Certificate	3.60%	3.65%	3.84% 3.90%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>
24 Month (One time adjustable rate)	3.94%	4.00%	4.43% 4.50%



*These rates are current as of January 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.