

St Marys & Affiliates Credit Union

Credit Union

COURIER

**You get more all the time* with
"Advantage Checking"
but during APRIL you get an "EXTRA BONUS"**

**1/2% off any new loan rate
1/2% higher rate on any new certificate**

You qualify if you *have* or *open* an "Advantage Checking" account.

What is "Advantage Checking"?

You must use payroll deduction or other direct deposit to your checking
account

AND

You must use at least four of the following credit union services:

- Advantage savings account
- Christmas Club account
- Share Certificate
- Individual Retirement Account (IRA)
- Credit Union loan
- Credit Union MasterCard
- Debit Card
- Home Credit Union
- E-Statements
- Electronic Bill Pay

"Advantage Checking" account members always receive 1/4% off any new
loan rate and 1/4% bonus rates on any new Share Certificate

Check out our "FOUR PLUS FOUR" special for April

More information is available by calling or stopping at the Credit Union
GET THE "ADVANTAGE"

Your Annual Meeting invitation is enclosed with your statement. Send in your reservation now for dinner at the Elk's Lodge on Thursday, April 20. Entertainment provided by State Street barbershop quartet. Lots of door prizes!!!

Enterprise Car Sales.....Your credit union has partnered with Enterprise Car Sales to offer you a great selection of cars, great prices, and a convenient location to shop.



Why buy a used car from Enterprise? Enterprise offers:

- A great selection of cars, trucks, vans, and SUVs
- No-haggle pricing! Avoid negotiations and sales games
- Vehicles priced below Kelley Blue Book value
- No-pressure sales approach from professional people
- Complete satisfaction! **Enterprise will buy back a vehicle up to 7 days or 1,000 miles after you drive it home, no questions asked**
- Trade-ins accepted
- Well maintained vehicles with regular oil changes and inspections
- For Madison area members, a new Enterprise sales lot just opened in Middleton at 3231 Laura Lane

If you are thinking about purchasing a newer vehicle this fifty-eight 0 five spring, enjoy your shopping experience by visiting Enterprise Car Sales. To check out the inventory and obtain more information go to www.enterprisecarsales.com. Enterprise provides the autos and your credit union provides the financing!

Loan Payment Protection.....When you apply for a loan, you have the option to elect low-cost insurance that protects you in case of unfortunate life events:

- **MEMBER'S CHOICE** term life insurance reduces or pays off your covered loan balance should you die before paying it off
- **MEMBER'S CHOICE** disability insurance makes your monthly loan payment should you become disabled due to a covered illness or injury

- GAP insurance protects your vehicle loan. It covers the difference between what you owe, and what your insurance company determines the vehicle is worth, if the vehicle is totaled or stolen.

For more information, including details about costs, eligibility, exclusions and limitations, ask your loan officer about these protection plans. All covered members pay the same low group rate. You only purchase enough protection to cover your loan balance.

Just ring the door bell.....For those members who access the credit union from the outside Alumni Hall entrance, just ring the door bell for the credit union and the staff can unlock the door to let you in. We have a video monitor and phone in our office to identify you and a button which we push to allow you to enter. It's all part of hospital and credit union security!

Electronic bill payment is now available through our Home Banking service. It is **so easy to use** and **totally free!** Pay any company or individual that you choose and you control the date of the payment. No more writing out a check for each bill, buying stamps and remembering to drop the envelope in the mail.

FRAUD ALERT.....Be wary when prompted for personal information

If you are ever prompted to give personal information online (or anywhere else, for that matter!) think twice before responding. Con artists are going "phishing"-sending mass emails to unsuspecting consumers, urging them to visit legitimate-looking websites that prompt users to divulge personal or account information.

The sites are fakes! They are "live" just long enough to capture details about you or your account so that thieves can assume your identity-allowing them to obtain credit cards, take out loans, get a driver's license and more, all in your name. The result can damage your financial history and reputation that can take years to correct.

A "phishy" email often appears to have come from a company that you have done business with, a government agency, or your financial institution. The message warns of a serious problem with your account. It may say "immediate attention required". The email contains a link to a phony website or an actual website where a pop-up window appears. Users are asked to update account information or to provide information for "verification purposes"-such as Social Security number, account number, password, birthplace or mother's maiden name. **BEWARE!!!**

- Don't provide information to an unsolicited email or phone request.
- Contact the company if you think the request might be legitimate.
- Review your account statements regularly to ensure all transactions are correct.
- Remember that your credit union already has your account information-we would never ask you to verify it!

MasterCard payments made easy.....If you have a credit union MasterCard account, you can make the payment at the credit union, rather than six hundred seven mail it to the processor.

- Bring in a check or cash
- Just call us to have the payment transferred from your credit union savings or checking account

And remember, you get credit for the payment on the day we process it!! We make it easy for you!!

If you don't have a credit union MasterCard, apply today-you can request your limit:

- 9.9% annual percentage rate
- 25 day grace period
- low minimum payments
- no annual fee

Attention: Spanish speaking members....Our new employee, Yesenia Ofstie, speaks fluent Spanish. She will be happy to provide you with account and loan information. Her experience working at a credit union provides her with knowledge and expertise. Please do not hesitate to stop down to talk with her about all the services that the credit union can offer to you.

Hidden Account Numbers....Three member account numbers are hidden in each newsletter. Here's one right now-two 0 two 0 two. Find yours and you will receive a \$10.00 reward!!