

Credit Union

St Mary's & Affiliates Credit Union

COURIER

Phone: 608-258-5062

July 2006

YOU, as a member, BENEFIT--BIG TIME !!

Your credit union received a customized report from CUNA Economics and Statistics. The report analyses credit union membership benefits compared to banking institutions. It shows that each of our members received benefits equivalent to **\$87 per member or \$165 per member household** last year. Our loyal, high-use member households were provided with **\$496 in estimated direct financial benefits**. These numbers exceed even what typical Wisconsin credit unions offer their members.

The financial benefits consist of lower loan rates, higher deposit dividends and lower fees. For a copy of the report, including loan and savings rate comparisons, please seventy-one eighty-three contact the credit union at 258-5062 or stop in to pick one up.

WE ARE PROUD TO ACCEPT OUR "CERTIFICATE OF EXCELLENCE"

Get more with "ADVANTAGE CHECKING"

1/4% off any new loan rate
1/4% higher rate on any new certificate

It's easy to qualify

Set up payroll deduction or other direct deposit to your checking account **AND**
Use at least **four** of the following credit union services:

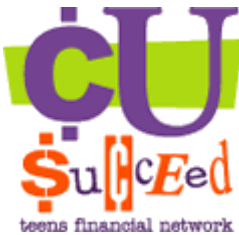
Advantage savings account
Christmas Club account
Share Certificate
IRA
Credit union loan

Debit card
Home banking
E-statements
Electronic bill pay
MasterCard

Help your children or grandchildren learn to manage their money...it's never too early to start and we can help.....



Kirby Kangaroo Club for kids up to 13 years old
 gifts for deposits
 great dividend rate
 website with games, stories, activities



CU Succeed for teens
 special website teaches money management
 quarterly newsletter



Student Survival Kit for teens sixteen years old and up
 no service charge checking account
 debit card or ATM card
 MasterCard with \$500 limit

Start your young ones off at a friendly, helpful place to establish their financial home. We welcome them! Check out the links on our website-www.smacu.org-or call the credit union for more information eighty-seven 0 three on these youth oriented services.

Summer fun time is here!! The credit union sells tickets at great discounts:

Six Flags Great America	\$32.00	Save \$24.63 per ticket (the best discount offered anywhere)
Noah's Ark	\$23.00	Save \$8.79 per ticket

Tickets are good any day during the season. Buy your tickets from us-no standing in line!!

E-statements available with Home Banking....You can receive your monthly or quarterly statement through HomeCU on the **first day of the month**-much faster than the mail and no paper to file. You also have access to your account balance and transactions 24/7. Sign up for home banking and e-statements today! Ask your fellow members--they love HomeCU!! Visit our website: www.smacu.org.

Keep your home computer secure... Researching and purchasing software to protect your home computer can be an intimidating process. Today, there are a number of low cost spyware, antivirus, and firewall packages available to you either via direct download from the Internet or wherever software is sold. Once installed, these software packages can be configured to automatically download updates to your computer and run regular scans of your files to help keep your home system free of spyware and viruses. Check out the home page of our website--www.smacu.org--for a list of programs available.

YOUR 2006 BOARD OF DIRECTORS

Laura Jelle	<i>Board Chairperson</i>
Theresa Eckman	<i>Board Vice-Chairperson</i>
Mike Steffen	<i>Secretary</i>
Dave Topp	<i>Treasurer</i>
Paul Huemmer	<i>Director</i>
Russ Jensen	<i>Director</i>
Steve Sparks	<i>Director</i>

Board members are elected by the credit union member-owners. They meet monthly to make decisions governing the operations of the credit union and to plan for future services. Because the Board members volunteer their time and efforts, you are assured that decisions will be made for the good of all members. Please contact any Board member with your questions, concerns and twenty-six eighty-three recommendations. Remember, you are an owner of your credit union-you have a voice!!

First Mortgage Loans and Home Equity Loans at your Credit Union at rates as low as 5%...

We can offer you the following advantages:

Low loan rates (see next page)	Terms up to 30 years
Your mortgage will stay at the CU	Low closing costs (1 st mortgage special)
Biweekly payroll deduction payments	Fast, convenient service

Call and talk with a loan officer for more information.

LOAN RATES

ANNUAL PERCENTAGE RATE

PERSONAL LOANS	9.90%	term depends on amount of loan
AUTO/TRUCK LOANS		
2005 - 2006 models	6.00%	up to 36 months
	6.25%	up to 60 months
	6.75%	up to 72 months
2004 models	6.75%	up to 60 months
2002 & 2003 models	7.00%	up to 60 months
2000 & 2001 models	7.25%	up to 54 months
1998 & 1999 models	8.00%	up to 48 months
1996 & 1997 models	9.50%	up to 36 months
HOME EQUITY LOANS	5.00%	4 year, fixed rate
Quoted rates are for 80% loan to value	6.50%	5 year, fixed rate
Call for rates for 81% to 100% loan to value	6.50%	up to 30 years, 5 year balloon payment

Call for variable rate Home Equity Line of Credit rates

FIRST MORTGAGE LOANS	6.75%	up to 30 years, 8 year balloon payment
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
	2.50%	2.53%	\$10,000 minimum-daily balance
	3.00%	3.04%	\$25,000 minimum-daily balance
PLUS CHECKING ACCOUNTS	1.25%	1.26%	\$300 minimum-daily balance
IRAs	4.31%	4.35%	\$100 minimum-daily balance
CHRISTMAS CLUB	1.25%	1.26%	\$100 minimum-daily balance

SHARE CERTIFICATES

	<u>\$500 Minimum</u>		<u>\$5,000 Minimum</u>	
	Rate	APY*	Rate	APY*
3 months	3.80%	3.85%	4.04%	4.10%
6 months	3.94%	4.00%	4.18%	4.25%
12 months	4.52%	4.60%	4.76%	4.85%
12 month Option Certificate	3.94%	4.00%	4.18%	4.25%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>	
	Rate	APY*	Rate	APY*
24 months (one time adjustable rate)	4.33%	4.40%	4.81%	4.90%

These rates are current as of July 1, 2006. **ALL RATES ARE SUBJECT TO CHANGE.** Call the Credit Union (608) 258-5062 or check our web site (www.smacu.org) for up-to-date rates and account disclosures.

