

Credit Union

St Mary's & Affiliates Credit Union

# COURIER

Phone: 608-258-5062





July 2006

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## CU KWIK KLIP INFO !!

### YOU'RE #1 AND WE KNOW IT!!

Check out the enclosed insert and find out how you can:

-  *Receive a great deal on transferring your auto loan to the credit union*
-  *Receive a great rate on a special term share certificate*
-  *Have a chance to reduce your current loan rate to 1%*
-  *Have a chance to win a drawing for \$100 in cash*

### CREDIT UNION DAY at ST. MARY'S

Thursday, October 19

-Increase your payroll deduction by at least \$10.00 and receive a \$1 Coin

-Spin the wheel and win a prize

-Refreshments for all

Be sure to stop down and join in the fun in the kiosk area three thousand sixty-nine near the cafeteria.

**Affiliates**, watch for a Credit Union Day celebration coming to your location soon!

### SPECIAL MEMBERSHIP MEETING

Enclosed is a notice of a special membership meeting to change the name of the credit union to include the apostrophe in St. Mary's. The meeting will be on October 18 at 7:30 AM and will be a maximum of 15 minutes long. Refreshments will be served. Please join us! We need a quorum of members to make the name change.

## **Our holiday gift to you!**

**0% Finance Charges on your MasterCard purchases  
November 2005 – January 2006  
Just in time for your Holiday shopping**

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 be a low 9.9% 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 ninety-five-0-one 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 holiday shopping.

### **Student Survival Kits Available Now**

Time to assist your young adult in managing their finances?? The credit union student packet is designed for high school and college age students. It includes a free checking account, an ATM or debit card and a \$500 MasterCard credit card. The credit union provides the first box of checks. Help your teen develop good financial habits!!

### **SSM payroll deduction changes**

Members with payroll deductions to the credit union through SSM must continue to make deduction changes by contacting the credit union, rather than using the online deduction change access. If you do not let us know you are making a change, we will not know how to distribute the amount to your accounts/loans, Christmas Club, children's accounts, etc.

### **Entertainment books now on sale**

Do you like saving money by getting great discounts at quality businesses? Then we have the perfect answer for you. Entertainment books can be purchased at the credit union for \$25.00. You get many "buy one get one free" offers and 50% off discounts on dining, shopping and services. Pick up one for yourself and consider giving one as a unique "gift that keeps on giving" all year long!

**Car financing tip...** Before you agree to finance through the dealer, be sure to confirm the rate they offer on your loan. Members have told us that the dealer says they will get a low rate, but when they go in to sign the paperwork and pick forty-eight fifty-four up the car, the loan is actually at a much higher rate. The member then comes to the credit union to refinance at our low rate. Save yourself time and frustration by confirming the dealer rate before you go in to sign and always check out our low rates before you shop!!

### **Attention CHRISTMAS CLUB Members**

Unless you have requested to have a check mailed to you, your Christmas Club account balance will be transferred into your account on November 1. You then have the convenience of withdrawing the money when you need it-as a check, in cash, or account transfer. The balance will be automatically transferred to your savings account unless you have directed us or wish to direct us to transfer it into your credit union checking account or have a check mailed-just give us a call.

### **Coming soon-An all new [www.smacu.org](http://www.smacu.org) homepage.....**

We are in the process of renovating our website homepage and upgrading other pages. Watch for a new look later this month! You may even see someone you know when you sign on! Our goal is to make our website an easy place to go to obtain information, apply for a loan, perform transactions and pay bills, and to find out what is new at the credit union!

### **Additional security added to Home Banking**

To further protect the confidentiality of member information, we have placed additional security measures on our Home Banking service. These measures use your email address, a confidence word and a challenge question, in addition to your account number and password, to identify you when you log in. We believe this system is appropriate and reasonable as an added level of security to protect your information. Please contact Christian, our Operations Manager, at 608-229-7361 if you have any questions or need any assistance.

**VISA Gift Cards** are the perfect gift for any occasion-birthday, holiday, or wedding. You choose the amount and the card design. The cost per card is \$2.50. A simple choice for busy shoppers!

**Hidden Account Numbers...** Three member account numbers are hidden in each Newsletter. Find yours and you will receive a \$10.00 reward!

## LOAN RATES

## ANNUAL PERCENTAGE

	RATE	
<b>PERSONAL LOANS</b>	9.90%	term depends on amount of loan
<b>AUTO/TRUCK LOANS</b>		
2005 - 2007 models	6.50%	up to 36 months
	6.75%	up to 60 months
	7.25%	up to 72 months
2004 models	7.00%	up to 60 months
2002 & 2003 models	7.25%	up to 60 months
2000 & 2001 models	7.50%	up to 54 months
1998 & 1999 models	8.25%	up to 48 months
1996 & 1997 models	9.25%	up to 36 months
<b>HOME EQUITY LOANS</b>	5.00%	4 year, fixed rate
Quoted rates are for 80% loan to value	6.74%	5 year, fixed rate
Call for rates for 81% to 100% loan to value	6.74%	up to 30 years, 5 year balloon payment
Call for variable rate Home Equity Line of Credit rates		

**FIRST MORTGAGE LOANS** 6.99% up to 30 years, 8 year balloon payment

**MASTERCARD** 9.90% no annual fee  
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## SAVINGS RATES

	RATE	ANNUAL PERCENTAGE	
		YIELD*	
<b>SHARES</b>	1.25%	1.26%	\$100 minimum-daily balance
<b>ADVANTAGE ACCOUNT</b>	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
<b>PLUS CHECKING ACCOUNTS</b>	1.25%	1.26%	\$300 minimum-daily balance
<b>IRAs</b>	4.31%	4.35%	\$100 minimum-daily balance
<b>CHRISTMAS CLUB</b>	1.25%	1.26%	\$100 minimum-daily balance
<b>SHARE CERTIFICATES</b>			
	<u>\$500 Minimum</u>		<u>\$5,000 Minimum</u>
	Rate	APY*	Rate APY*
3 months	3.89%	3.95%	4.14% 4.20%
6 months	3.94%	4.00%	4.18% 4.25%
12 months	4.38%	4.45%	4.62% 4.70%
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)	4.18%	4.25%	4.67% 4.75%
	<u>\$500 Minimum</u>		<u>\$5,000 Minimum</u>
	Rate	APY*	Rate APY*
<b>11 MONTH SPECIAL – OCTOBER</b>	5.38%	5.62%	5.49% 5.74%

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

