

Credit Union

St. Mary's & Affiliates Credit Union

COURIER

Phone: 608-258-5062

January 2007

CU KWIK KLIP INFO !!

Special Rate Tax Advantage Certificate *(bonus with direct deposit of your income tax refund)*

From February 1 to April 15, all members are eligible to open a special new **9 month** Share Certificate at a special rate of 4.50%. **If you have your income tax refund directly deposited into your credit union savings or checking account, your rate will be 4.75%.** The minimum deposit is \$250.00. At maturity, your certificate will automatically roll over to a 12 month certificate unless you instruct us that you wish to change the term or withdraw the funds. Save at least a portion of your refund! Or use the special 9 month rate and term to save for any purpose.

Fast, no hassle Direct Deposit of your income tax refund

Have your income tax refund sent directly to your credit union savings or checking account. Just indicate your account number on your tax filing form and you will receive it quickly and safely.

Remember... for your **savings** account, just enter your account number on the form.
But... for your **checking** account, look on the bottom of your checks. You will find one additional digit that follows your regular account number. For correct processing of your refund, this digit must be included as part of your checking account number.

Check out our new website

In November, the credit union rolled out its newly redesigned website. Please visit our "e-branch" at **www.smacu.org**. You can use the website to access your accounts and pay bills online, check our current deposit and loan rates, calculate loan payments, open a new account, complete a loan application, get information about the credit union and much more. It's available all the time from any personal computer! Manage your finances with the best features, technology, and security at our enhanced **online branch!**

Annual Meeting Date

Mark your calendar now

Thursday, April 19

At the Elk's Lounge



Open a Christmas Club account now, or anytime during the year, to save for next Christmas!!

Why would you open a Credit Union checking account??

As banks continue to merge and become bigger, often service is just not what it used to be. We hear it from members quite frequently! At your Credit Union, we strive to give you the service you deserve. Our fees and charges are also less!

What do you get with a Credit Union checking account besides **service**?

- | | |
|------------------------------------|---|
| No monthly service charges | No fee debit card or ATM card |
| No minimum balances | No fee Online Banking (HomeCU) |
| No fee Online Bill Payment Service | E-statements |
| Direct deposit | Automatic payments/withdrawals |
| Free box of checks | Reasonable check prices (\$11-\$16 per box) |
| Help balancing your account | Low overdraft charges |

As a bonus, if you use four credit union services, you will get ¼% off your loan rate and ¼% extra on your Share Certificate rate. It's easy to qualify!! Why would you have your checking account anywhere else? Take a look at what you pay for your checking account-if you pay monthly fees, you should make a change. We can help you open a new account and switch any automatic payments. Just give us a call!!

Don't Miss Out on the Conveniences and Safety of Online Banking

We love to see your smiling face, but when you don't have time to visit us in person, how about visiting us online? Online banking (HomeCU) can save you time. E-services are available 24 hours a day, seven days a week, so you can manage your finances on your schedule and in the comfort of your fifty-four sixty-four own home. You will be able to check your balance, view transaction records, transfer money between accounts, and communicate with us via e-mail. You can also pay bills and access your credit union statements.

With access to the Internet, online banking allows you to contact us from anywhere, anytime. It's especially convenient for members who aren't always in close proximity to the credit union.

The Credit Union has years of experience helping members manage their money and protecting our members' privacy and safety, so security and confidentiality play a leading role in our online banking service. We have procedures in place to prevent unauthorized users from obtaining or viewing confidential information.

With HomeCU, there are **no charges** for using the service and it is very easy to sign up. Just contact the Credit Union.

Resolve to Budget, Save, and Invest in the New Year...

January is a good time to take stock of your personal finances. You can make positive changes to your spending and savings habits-whether it's making a New Year's eighty-five 0 seven resolution to open a no fee checking account, get spending under control, figure out how to save for a down payment on a house, or set up a vacation or a rainy-day fund. Having a plan in your life is essential. Let your Credit Union help!

IRA Contributions for 2006



Have you made your IRA contribution for 2006? You have until April 16, 2007 to make a contribution to your Traditional or Roth IRA. The contribution limit that qualified account owners can contribute for 2006 is **\$4,000**. For those members **age 50 and over** by the end of the year, catch-up contributions of an **additional \$500** are allowed. With steady contributions to an IRA you will see your investment grow into an account that will help provide safety and security for years to come. For more information about IRAs, call the Credit Union.

2006 TAX INFORMATION

The total interest paid to you in 2006 can be found in the "YEAR TO DATE INFORMATION-TOTAL DIVIDENDS PAID THIS YEAR" box on your statement. If we paid you more than \$10.00 in dividends, you will also receive a 1099-INT interest income form in a separate mailing. If you have a home equity/mortgage loan with the Credit Union, you will receive a 1098 Mortgage Interest Statement in a separate mailing.

Please be sure to keep the forms in a safe sixteen sixty-two place so that you have them to complete your tax returns.

Fee Notice

Effective February 1, 2007, MasterCard fees for transactions performed on debit cards outside of the United States will be passed on to the member and indicated on the monthly statement as an international fee. Please contact the Credit Union if you have any questions.

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 behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members 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.

LOAN RATES

ANNUAL PERCENTAGE RATE

PERSONAL LOANS	9.90%	term depends on amount of loan
AUTO/TRUCK LOANS		
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	7.50%	up to 60 months
2000 & 2001 models	8.00%	up to 54 months
1998 & 1999 models	8.75%	up to 48 months
1996 & 1997 models	9.75%	up to 36 months
HOME EQUITY LOANS	5.50%	4 year, fixed rate
Quoted rates are for 80% loan to value	6.90%	5 year, fixed rate
Call for rates for 81% to 100% loan to value	6.90%	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

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
IRAs	4.50%	4.59%	\$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	3.89%	3.95%	4.14%	4.20%
6 months	4.04%	4.10%	4.28%	4.35%
12 months	4.38%	4.45%	4.62%	4.70%
12 month Option Certificate	4.04%	4.10%	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%

for up-to-date rates and account disclosures.

