

Credit Union



COURIER

Ph: 608-258-5062

October 2007

YOU'RE #1 AND WE KNOW IT!!

October is Member Appreciation Month! Check out the enclosed flyer and find out how you can-

- ❖ Receive a GREAT deal on transferring your Auto Loan to the credit union & a chance to WIN a \$100 Gas Card.
- ❖ Receive a SPECIAL rate on a SPECIAL Term Share Certificate
- ❖ Have a chance to REDUCE your current SMACU Loan Rate to 1.00%
- ❖ Have a chance to win a drawing for \$ 100 CASH!

International Credit Union Day – St. Mary's & Affiliates CU Thursday, October 18, 2007 @ St. Mary's Hospital

- 🎉 Increase your payroll deduction by at least \$10, and receive a special \$1!
- 🎉 Spin the wheel & WIN a prize
- 🎉 Refreshments for ALL!
- 🎉 Get your picture taken for our website, and be entered into a drawing for a \$25 GIFT CARD!

Be sure to stop down and join in the fun in the kiosk area near the cafeteria!

Affiliates: Watch for a Credit Union Day celebration coming to your location soon!

ENTERPRISE FALL AUTO LOAN SPECIAL



FALL INTO A GREAT CAR LOAN RATE, AND YOUR CHOICE OF A \$300 GAS CARD OR YOUR FIRST LOAN PAYMENT UP TO \$300!!!

If you are looking to purchase a vehicle in the month of October, we have got you covered.

During the month of October, purchase a vehicle from Enterprise Car Sales and finance the loan at the credit union, get a \$300 GAS CARD or St. Mary's & Affiliates Credit Union will make the first loan payment up to \$300!!!!

New Operations Manager

St. Mary's & Affiliates Credit Union is pleased to announce **Elyse Smithback** as our new Operations Manager. She started at the end of June and has transitioned into the position well.

Elyse comes from 6+ years of credit union experience and is very excited about her new venture here.

Our HOLIDAY GIFT to you! - Just in time for your Holiday Shopping!

**0% Finance Charges on your MasterCard purchases
November 2007-January 2008.**

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 9.90% 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 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 ten thirty-nine holiday shopping!

Regulatory Alert! As of August 6, 2007, the Federal Reserve Board no longer requires receipts be provided for electronic fund transfers (EFTs) of \$15 or less.

entertainment '08 books now on sale!

Do you like **saving** money? The Madison Area "entertainment '08" books are now available and can be purchased at the credit union for \$25.00. Receive discounts up to 50% on things you do every day! These forty three sixty three books make a perfect "gift that keeps on giving" all year long!

Christmas Club Members: Its that time of year again!

Unless you have requested to have a check mailed to you, your Christmas Club account balance will be **transferred into your Savings Account** on November 1. If you would like it transferred to your checking or Advantage account, or would like a check mailed to you, please give us a call.

Scam Alert: "Vishing" – What is "Vishing?"

Vishing is the use of Voice over Internet Protocol (VoIP) phones to steal member's financial information. There are at least two "Vishing" methodologies scammers are now using:

Online Version: The scammer sends a blast e-mail, disguised to appear as though it's from your credit union, bank, online payment services or other well-known business. The e-mail, which may have a trusted logo typically reports a "security" problem with the recipient's account and urges the member to call a telephone number to "straighten things out."

Cold Call: Some "vishers" use automated dialing programs to "cold call" members. The members caller ID device may list a legitimate-looking local phone number, to inspire trust from the recipient. A prerecorded message (or sometimes a live "employee") claims the members account has been

compromised or needs updating or verification. The member is asked to enter their account information, which is digitally transcribed onto the hard drive of the scammer's computer.

To learn more about scams like this, visit www.onguardonline.gov

VISA GIFT CARDS!



GET EM' A CARD, A VISA GIFT CARD THAT IS!!! Can't find the perfect gift? Get them a VISA gift card. Amounts from \$10-\$500 will make a simple choice for ninety two seventeen busy shoppers.

LOAN RATES

	Annual Percentage Rate	
Personal Loans:	9.90%	Term depends on amount of loan
Auto/Truck Loans:		
▪ 2006-2008	6.40%	Up to 60 Months
	7.25%	Up to 72 Months
▪ 2005 Models	7.00%	Up to 60 Months
▪ 2003 & 2004 Models	7.20%	Up to 60 Months
▪ 2001 & 2002 Models	8.00%	Up to 54 Months
▪ 1999 & 2000 Models	8.75%	Up to 48 Months
▪ 1997 & 1998 Models	9.75%	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	
	Rate	APY	Rate	APY
3 Months	3.65%	3.70%	3.89%	3.95%
6 Months	3.84%	3.90%	4.09%	4.15%
9 Months	3.94%	4.00%	4.18%	4.25%
12 Months	4.17%	4.25%	4.43%	4.50%
12 Month Option Certificate	3.84%	3.90%	4.09%	4.15%
	\$1,000 Minimum		\$10,000 Minimum	
24 Month (One time adjustable rate)	3.94%	4.00%	4.43%	4.50%



*These rates are current as of October 1, 2007. 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.

