

Credit Union Courier

April 2009



2009 ANNUAL MEETING 50TH ANNIVERSARY CELEBRATION

Date: Thursday, April 23, 2009

*Place: The West Side Club
437 County Hwy M
Madison, WI 53719*

Cash Bar: 5:00 PM

Dinner: 5:30 PM (Optional)

Join us for a “*Magical*” night of entertainment by:

“Christopher the Magician”

~CASH DRAWINGS FOLLOWING ENTERTAINMENT~

Please see your formal invitation in your statement, or visit our website
www.smacu.org to download it.

**Home Equity Loan Special! We'll cover the closing
costs!**

April 2009-May 2009

Apply online @ www.smacu.org

January 2009 Website Drawing Winners! Congratulations to:

Erica Dorsey

Matt Back

Introducing..... VISA Pre-Paid Debit Card!!

The VISA Pre-Paid Debit Card is a great tool to control spending!

- Accepted anywhere VISA is accepted
 - Easy online access to keep track of balances
 - Up to \$5,000 can be loaded on the card
 - Can be used at ATMs, "Pay at the Pump," hotels, and Car Rentals
 - Can be re-loaded after the initial load online
 - \$2.50/ Card Fee
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Credit Unions Serve Consumers for 100 Years

St. Mary's & Affiliates Credit Union is not 100 years old—yet—but we join credit unions around the country in celebrating a wonderful milestone: formation of the nation's first credit union, La Caisse Populaire St. Marie in New Hampshire, in 1908. Today known as St. Mary's Bank, it continues to thrive as a credit union three zero three six five serving its owner/members.

And 1909 marked another signal event in credit union development, with the passage in Massachusetts of legislation enabling formation of credit unions.

The American credit union movement began in New England 100 years ago. Those credit unions began as a social movement designed to help people live better lives through access to essential financial services.

Early credit union pioneers identified a need for a cooperative source of fairly priced credit at a time when it was not available for average consumers. Throughout its history, the credit union movement has remained true to these philosophical, yet pragmatic, roots.

In 100 years of growth and evolution credit unions have continually improved service to members. And today, when so many other financial institutions are struggling in a weakened economy, credit unions are strong because they stay true to their original purpose—people helping people.

No matter how old our credit union is, you and all members are the beneficiaries of 100 years of credit union innovation and service to members. We'll celebrate this major achievement and continue to look for ways to help members twenty-two fifty-seven make the most of their money.

3.50%_{APR} *

MasterCard Credit Card Balance Transfer**

March 1, 2009-August 31, 2009

*Annual Percentage Rate

**Balance transfers up to \$5,000. Must have available credit, or be approved for credit.
3.50% APR March 1, 2009-August 31, 2009, after promotion period, rate 9.90% APR.

Help Us Celebrate Youth!



Visit St. Mary's & Affiliates Credit Union the week of April 19-25 and help us celebrate National Credit Union Youth Week. We will show youth and teens how saving regularly can add up quickly-- seems like magic. Stop by our lobby for:

A CELEBRATION ALL MONTH LONG!

Kirby Club Members: Make a deposit into your Kirby Savings and get a chance to guess how many pennies are in a jar! The closest guess wins the jar! Look for a coloring contest in your next quarterly newsletter!

Echo Club Members: Make a deposit into your Echo Club Account, and you will be put into a drawing for movie tickets and gift card!!!

And remember, credit union membership is open to all your family members.

Hidden Account Numbers: Three account numbers are hidden throughout the newsletter. Find yours and come ninety-eight forty-two to the credit union to receive \$10!!

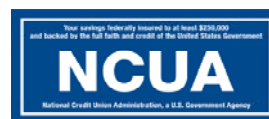
LOAN RATES

	Annual Percentage Rate	
Personal Loans:	9.90%	Term depends on amount of loan
Auto/Truck Loans:		
▪ 2008-2009	6.10%	Up to 60 Months
	6.95%	Up to 72 Months
▪ 2006 & 2007 Models	6.20%	Up to 60 Months
▪ 2005 & 2004 Models	6.70%	Up to 60 Months
▪ 2003 & 2002 Models	7.20%	Up to 54 Months
▪ 2001 & 2000 Models	7.70%	Up to 48 Months
▪ 1999 & 1998 Models	8.70%	Up to 36 Months
Home Equity Loans:		
Quoted Rates are for		
80% Loan to Value	5.00%	4 Year, Fixed Rate
	6.25%	5 Year, Fixed Rate
	6.25%	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	.75%	.75%	\$100 Minimum Daily Balance	
Advantage Account	1.00%	1.00%	\$2000 Minimum Daily Balance	
	1.24%	1.25%	\$10,000 Minimum Daily Balance	
	1.49%	1.50%	\$25,000 Minimum Daily Balance	
Plus Checking Accounts	.75%	.75%	\$300 Minimum Daily Balance	
IRA Deposit Account	2.23%	2.25%	\$100 Minimum Daily Balance	
Share Certificates	<u>\$500 Minimum</u>		<u>\$5000 Minimum</u>	
	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>
3 Months	1.49%	1.50%	1.74%	1.75%
6 Months	1.74%	1.75%	1.99%	2.00%
9 Months	1.89%	1.90%	2.13%	2.15%
12 Months	1.99%	2.00%	2.23%	2.25%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>	
24 Month (One time adjustable rate)	2.48%	2.50%	2.72%	2.75%



*These rates are current as of April 1, 2009. **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.