

# Credit Union Courier

July 2009



## Summer Auto Loan Special!!

Through the month of June & July, when you take out a loan for the purchase of a vehicle, or refinance an existing vehicle loan to St. Mary's & Affiliates Credit Union, you will receive a GREAT rate, and a chance to win a \$100 gas card\*!!! Take advantage of our LOW rates!

**4.95% APR\* - 2008-2010**

**5.15% APR\* - 2006-2007**

**5.55% APR\* - 2004-2005**

\*APR = Annual Percentage Rate. \*\*Call the credit union at 608-258-5062 for more details! Loan must be new money, current SMACU loans do not qualify. Advantage Checking discount does not apply. Auto Loan may not exceed 100% LTV (Loan to Value) based on NADA. Drawing held July 30, 2009. Odds of winning depend on number of entries received. Offer runs June 1, 2009-July 31, 2009.

## St. Mary's & Affiliates Credit Union is STRONG!

You may have heard that many banks and financial institutions are struggling in this economy. You can rest assured that St. Mary's & Affiliates Credit Union remains VERY STRONG and are here now and will be in the future to serve all of your needs. Our strength is our members-THANK YOU!

## Summer Tickets!

**NOAH'S  
ARK**

AMERICA'S LARGEST WATERPARK



### Great America Tickets

One Day - \$32.00

Two Day - \$52.00

### Noah's Ark Tickets

One Day - \$25.00

### Mt. Olympus Tickets

One Day - \$23.50

# Debt in Focus

Debt in Focus is a free and anonymous service that will help you manage your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving sixty five eighty forward.

Visit [www.smacu.org](http://www.smacu.org) and click on the link "Debt in Focus."

## Your 2009 Board of Directors!

Laura Jelle	Board Chairperson
Mike Steffen	Board Vice-Chairperson
Steve Sparks	Secretary
Dave Topp	Treasurer
Pete Gehrke	Director
Jane Masbruch	Director
Dianne Riley	Director

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 ten twenty eight three will be made for the good of all members. Please contact any Board member with your questions, concerns and recommendations. Remember, you are an owner of your credit union-you have a voice!!

## *Welcome Bethany!*

St. Mary's & Affiliates Credit Union would like to welcome our newest Member Service Representative **Bethany Schultz!** Bethany started in April and seems to be fitting right in! Please say hi the next time thirty three fifty eight you are in!

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## 1<sup>st</sup> Mortgage Products

Want to refinance your current mortgage? Looking to buy a house? St. Mary's & Affiliates Credit Union is now offering a variety of 1<sup>st</sup> Mortgage Products! Call or stop in the credit union for details!

# Find us on Facebook!

VISIT US AT [WWW.SMACU.ORG](http://WWW.SMACU.ORG) AND CLICK



## CONTESTS, PROMOTIONS, AND MORE!

\*Hidden Account Numbers. Find your account number hidden in the newsletter, and contact the credit union for \$10 CASH!

### LOAN RATES

	Annual Percentage Rate	
<b>Personal Loans:</b>	9.90%	Term depends on amount of loan
<b>Auto/Truck Loans:</b>		
▪ 2008-2009	5.90%	Up to 60 Months
	6.75%	Up to 72 Months
▪ 2006 & 2007 Models	6.10%	Up to 60 Months
▪ 2005 & 2004 Models	6.50%	Up to 60 Months
▪ 2003 & 2002 Models	7.00%	Up to 54 Months
▪ 2001 & 2000 Models	7.50%	Up to 48 Months
▪ 1999 & 1998 Models	8.50%	Up to 36 Months
<b>Home Equity Loans:</b>		
Quoted Rates are for		
80% Loan to Value	5.00%	4 Year, Fixed Rate
	5.90%	5 Year, Fixed Rate
	5.90%	Up to 30 Years, 5 Year Balloon Payment
Call for variable rate Home Equity Line of Credit Rates		
<b>MasterCard</b>	9.90%	No Annual Fee



### SAVINGS RATES

	Rate	Annual Percentage Yield	
<b>Shares</b>	.50%	.50%	\$100 Minimum Daily Balance
<b>Advantage Account</b>	.75%	.75%	\$2000 Minimum Daily Balance
	1.00%	1.00%	\$10,000 Minimum Daily Balance
	1.24%	1.25%	\$25,000 Minimum Daily Balance
<b>Plus Checking Accounts</b>	.50%	.50%	\$300 Minimum Daily Balance
<b>IRA Deposit Account</b>	1.98%	2.00%	\$100 Minimum Daily Balance
<b>Share Certificates</b>	\$500 Minimum		\$5000 Minimum
	<u>Rate</u>	<u>APY</u>	<u>Rate</u> <u>APY</u>
3 Months	1.00%	1.00%	1.24%   1.25%
6 Months	1.24%	1.25%	1.49%   1.50%
9 Months	1.39%	1.40%	1.64%   1.65%
12 Months	1.49%	1.50%	1.74%   1.75%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>
24 Month (One time adjustable rate)	1.99%	2.00%	2.23%   2.25%



\*These rates are current as of July 1, 2009. **ALL RATES ARE SUBJECT TO CHANGE.** Call the Credit Union 608-258-5062 or check our website ([www.smacu.org](http://www.smacu.org)) for up to date rates and account disclosures.