

Credit Union

# COURIER



St. Mary's  
& Affiliates  
Credit Union

Ph: 608-258-5062

July 2008

## 9.90% Fixed Rate



FREE/Easy Balance Transfers  
No Universal Default Rate  
Make Payments at SMACU or Online  
Up to \$10,000 limit

0% "Our Gift to YOU!" November-January  
25 Day Pay Grace Period  
No Annual Fee  
No Minimum Finance Charge

## ~Kirby Kids Coloring Contest~



It's never too early to learn how to manage your money. By joining the **Kirby Kangaroo Club** at the Credit Union you will learn the benefits of saving and earn dividends on your funds. The Credit Union will give you a bank so you can save your coins and dollar bills. Each time you make a deposit in the credit union you will receive a small gift. Each time you save \$25 more in your account you will receive a prize. If you have \$250 in your account when you reach your 13<sup>th</sup> birthday, you will receive a very special gift. Your membership in the Kirby Kangaroo Club ceases at age 13. For more information, contact the Credit Union.

### Coloring Contest Information:

- If you are a current Kirby Kangaroo Kids Club Member, you have already received your coloring sheet. If you are not a member, it's easy to join! Contact the eight four three nine Credit Union
- The contest runs Monday, June 16, 2008-July 11, 2008. Three prizes will be given in each of three age groups: 5 and under, 6 – 8 years, 9 – 13 years old.
- **First prize:** Six bleacher seat tickets and a ceremonial first pitch good for any game during the Mallards 2008 regular season and a Madison Mallards T-shirt.
- **Second prize:** A Madison Mallard's prize package consisting of a Mallard's logo bat, ball, and glove.
- **Third prize:** A Madison Mallard's bobble head figurine and \$5 deposit into the Kirby account.
- Every entrant will receive a \$1 coupon from McDonalds.

# Introducing..... StretchPay

Do you need some extra money to get through to your next payday? SMACU will be offering a new Pay Day Loan! Only qualification is to be a Credit Union one zero two five six Member!

- Credit Line of \$250
  - \$35 Annual Fee
  - Loan must be repaid within 30 days
  - Take advances WHENEVER! – Contact the Credit Union for more details.
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**Effective August 1, 2008: The Plus Share Draft account service charge will be assessed as follows:**

- No monthly service charge if minimum share draft balance is over \$100 OR minimum savings balance is over \$500
  - \$5.00 monthly service charge if minimum balances are not maintained
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## *Welcome Chelsie!*

St. Mary's & Affiliates Credit Union would like to welcome our newest Member Service Representative Chelsie Zima! Chelsie started on June 2<sup>nd</sup> and seems to be fitting right in! Please say hi the next three two four four time you are in!

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## **Don't Fall for an Economic Stimulus Scam!**

Be on the lookout for an e-mail from the Internal Revenue Service (IRS) encouraging you to submit a form to make sure you get your economic stimulus check. Why? The e-mail is *not* from the IRS, and if you click on the link, it's likely you'll be the victim of a scam, according to the Credit Union National Association's (CUNA's) Center For Personal Finance.

The e-mail urges the reader to click on a link in the e-mail, fill out a form, and submit the form for a speedy refund. The end of the message acknowledges that you may have received the e-mail in your spam folder "because of the large amount of e-mails we are sending out or because of the restrictions implemented by your ISP (Internet service provider)."

Don't fall for that line, either. The message is a ploy to redirect you to the crook's website to capture your personal information and commit fraud.

# NEED GAS?

Through the month of July 2008, if you borrow for a car loan for the purchase of a car, or refinance an existing loan to St. Mary's & Affiliates Credit Union, you will receive a FREE gas card, and a chance to win a \$250 gas card! \$0-4,999.99 will receive a \$50 gas card, and over \$5,000 will receive a \$100 gas card. Take advantage of our LOW rates!

\*Loan must be new money, existing SMACU loans are not eligible.

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## Summer Tickets!



### SIX FLAGS GREAT AMERICA – NEW THIS YEAR

New this year – Immerse yourself in an experience unlike no other with **THE DARK KNIGHT** Coaster – a ride experience in complete darkness. **THE DARK KNIGHT** Coaster will transform guests into citizens of *Gotham City*. **THE DARK KNIGHT** Coaster will use storytelling, physical movement, video, sound and special effects to bring guests a one-of-a-kind dark experience.

Four children's areas and over 35 rides just for little ones including Wiggles World!

Hurricane Harbor water park – included with admission – named the Best Water Park in the Nation!

# NOAH'S ARK

AMERICA'S LARGEST WATERPARK

### Great America Tickets

One Day - \$34.00

Two Day - \$52.00

### Noah's Ark Tickets

One Day - \$24.00

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

	<b>Annual Percentage Rate</b>	
<b>Personal Loans:</b>	9.90%	Term depends on amount of loan
<b>Auto/Truck Loans:</b>		
▪ 2007-2009	5.00%	Up to 48 Months
	5.25%	Up to 60 Months
	6.25%	Up to 72 Months
▪ 2006 Models	5.24%	Up to 60 Months
▪ 2005 & 2004 Models	5.49%	Up to 60 Months
▪ 2003 & 2002 Models	6.00%	Up to 54 Months
▪ 2001 & 2000 Models	6.75%	Up to 48 Months
▪ 1999 & 1998 Models	7.75%	Up to 36 Months
<b>Home Equity Loans:</b>		
Quoted Rates are for		
80% Loan to Value	4.50%	4 Year, Fixed Rate
	5.50%	5 Year, Fixed Rate
	5.50%	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

	<b>Rate</b>		<b>Annual Percentage Yield</b>	
<b>Shares</b>	1.25%	1.26%	\$100 Minimum Daily Balance	
<b>Advantage Account</b>	1.50%	1.51%	\$2000 Minimum Daily Balance	
	2.18%	2.20%	\$10,000 Minimum Daily Balance	
	2.37%	2.40%	\$25,000 Minimum Daily Balance	
<b>Plus Checking Accounts</b>	1.25%	1.26%	\$300 Minimum Daily Balance	
<b>IRA Deposit Account</b>	2.72%	2.75%	\$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	2.13%	2.15%	2.38%	2.40%
6 Months	2.33%	2.35%	2.58%	2.60%
9 Months	2.53%	2.55%	2.77%	2.80%
12 Months	2.82%	2.85%	3.06%	3.10%
12 Month Option Certificate	2.53%	2.55%	2.77%	2.80%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>	
24 Month (One time adjustable rate)	2.97%	3.00%	3.21%	3.25%



\*These rates are current as of June 30, 2008. **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.