

Credit Union

COURIER

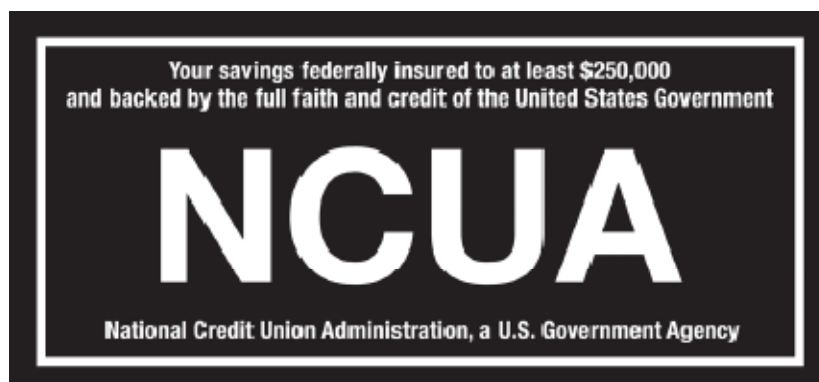


**St. Mary's
& Affiliates
Credit Union**

Ph: 608-258-5062

January 2009

REGULATORY ALERT!



SEE: WWW.NCUA.GOV FOR MORE INFORMATION!!!

2009 Annual Meeting- 50th Anniversary Celebration!!

April 23, 2009

New Location! The West Side Club

CREDIT UNION'S ARE STILL LENDING!

Despite the country's credit crunch, credit unions continue to lend, and will continue to lend into the New Year. This is not different for St. Mary's & Affiliates Credit Union, through the economy's difficult time; we still have the ability to lend out funds. SMACU always lends to members' with their best interest in mind!

So, if you need a new loan, or to refinance one, make sure you check out rates, and see a loan officer today! You can ten thirty-five six apply online at www.smacu.org

"You're #1" WINNERS!

Congratulations to:

Norleen Lacy & Cindy Wiedholz – Winners of the 1% Loan Drawing
Tanna Warren & Jacqueline Hughes – Winners of the \$100 Cash Drawing

\$50 Cash Prize!!

In celebration of starting our 50th year, we will be giving away \$50 Cash Prizes in January for lucky people who visit our website at, www.smacu.org. Click on the link to sign up and GOOD LUCK! Look for more drawings throughout the year!

Mobile TXT Banking

TEXT YOUR CREDIT UNION AND WE'LL TEXT YOU BACK! In case you haven't heard, or maybe you have, we now offer Mobile Text Banking! It's a great extra tool to use when you're away from your computer!

Text Banking is easy to use, and free to our members who also use our Online Banking.

You can do the following through Mobile TXT Banking:

- Check your Account Balances
- Check your Account History
- Transfer funds between Accounts
- Make loan payments

*Standard Text Message rates thru your provider will still apply.

HAVE YOU MADE YOUR 2008 IRA CONTRIBUTION YET?

If you haven't, don't worry! You have until April 15, 2009 to make a 2008 contribution. Call or stop in the credit union to find out three zero one five two the 2008 contribution limits!

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 twenty-five forty-five 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 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.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

IRS DIRECT

Direct Deposit of your Tax Refund into your SMACU Account. Safe, Easy, and Fast! Receive your refund up to 3 weeks earlier than by mail. See www.irs.gov

- To use your **Savings Account** for direct deposit, just enter your account number
 - To use your **Checking Account** for direct deposit, use the number on the bottom of your checks. This includes the number at the end of your regular account number. You may eliminate any leading zeros.
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1-800-387-7171

EFFECTIVE IMMEDIATELY, THIS IS OUR 800 NUMBER! YOU MAY RECOGNIZE THIS NUMBER; IT USED TO BE OUR CU FAST 800 NUMBER.

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

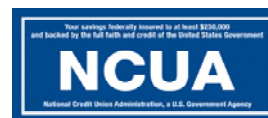
LOAN RATES

	Annual Percentage Rate	
Personal Loans:	9.90%	Term depends on amount of loan
Auto/Truck Loans:		
▪ 2008-2009	5.90%	Up to 60 Months
	6.70%	Up to 72 Months
▪ 2006 & 2007 Models	6.00%	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
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	1.00%		1.01%	\$100 Minimum Daily Balance
Advantage Account	1.25%		1.26%	\$2000 Minimum Daily Balance
	1.83%		1.85%	\$10,000 Minimum Daily Balance
	1.93%		1.95%	\$25,000 Minimum Daily Balance
Plus Checking Accounts	1.00%		1.01%	\$300 Minimum Daily Balance
IRA Deposit Account	2.23%		2.25%	\$100 Minimum Daily Balance
Share Certificates	\$500 Minimum		\$5000 Minimum	
	<u>Rate</u>	<u>APY</u>	<u>Rate</u>	<u>APY</u>
3 Months	2.03%	2.05%	2.28%	2.30%
6 Months	2.23%	2.25%	2.48%	2.50%
9 Months	2.48%	2.50%	2.72%	2.75%
12 Months	2.72%	2.75%	2.97%	3.00%
12 Month Option Certificate	2.48%	2.50%	2.72%	2.75%
	<u>\$1,000 Minimum</u>		<u>\$10,000 Minimum</u>	
24 Month (One time adjustable rate)	3.31%	3.35%	3.55%	3.60%



*These rates are current as of January 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.