

SIA-CU QUARTERLY

SOUTHERN ILLINOIS AREA CREDIT UNION



WELCOME TO YOUR CREDIT UNION!

Happy New Year!

JANUARY 2012

TAX TIME!

The credit union will be mailing 1099 INT documents to members before January 31, 2012. You will receive a 1099 INT IF you earned \$10.00 or more in dividends from the credit union in 2011. What we report to you in the form of a 1099 INT is what we report to the IRS. If you have earned more than \$10.00 in dividends in 2011 and have not received your 1099 INT form by January 31, 2012, please give us a call and we will print a new one for you. If you have not earned more than \$10.00 in dividends on your account in 2011, you will not receive a 1099 INT and the IRS will not be notified. If you have any questions, you may call Mary or Margie at the credit union.

ANNUAL MEETING NOTICE

The Annual Meeting for the Southern Illinois Area Credit Union will be held on March 15, 2012. It will begin at 5:00 p.m. The meeting will be held at the credit union office. All members are welcome to attend. This will be a business meeting and election of officers, only.

LOAN SPECIALS

We will continue our special Holiday Loan rate through January 31. It is a 12 month term loan at 9% base rate for \$250.00-\$5,000 to help with those remaining holiday expenses! See Margie today for all of your lending needs.

FEES

There has been a lot of information in the news, lately, about bank fees and charges. Your credit union just wanted to let you know we do not charge for debit card transactions or for ATM withdrawals. You can go to any ATM machine that lists the CO-OP Network and the machines will not charge you a fee, either. Go to www.co-opfs.org for locations near your work or home! We have no service charges on our accounts, nor a minimum balance required in your checking account. We aim to make Southern Illinois Area Credit Union the best place to put your money!

NEWS FLASH!!!

New Hours

Effective November 1, 2011:

Monday – Thursday

Drive up 8:00 a.m. – 5:00 p.m.

Lobby 9:00 a.m. – 5:00 p.m.

All other hours remain the same.

GET PRE-APPROVED

See Margie and get pre-approved for your next auto loan. Then shop these dealerships for easy paperwork right at the dealership. Tell them you have been pre-approved!

Auffenberg Auto Group

All 9 locations in Belleville and O'Fallon, IL

Auto Plex

Arsenal Rd in St. Louis, MO

Auto Solutions

5801 N. Illinois, Fairview Hts

687 W. Hwy 50, O'Fallon

Car Company of Freeburg

701 S State, Freeburg

Crossroad Motors

7905 N Illinois, Caseyville

Elli's Kawasaki

1714 Frontage Rd, O'Fallon

Enterprise Car Sales

4251 S State Rte 159, Glen Carbon

George Weber Chevrolet

701 Old State Rte 3, Columbia

Geoff Rogers

8116 Veteran's Memorial Pkwy, St Peters, MO

Jack Schmitt Ford

1820 Vandalia, Collinsville

JMC Cycles

1490 E Edwardsville Rd, Wood River, IL

Laura Buick

903 N Bluff Rd, Collinsville

Master Cars

4100 Nameoki Rd, Granite City

Riess Ford

768 State Rt 13, Marissa, IL

River City Auto Sales

512 W McArthur Blvd, Cottage Hills, IL

St. Louis Cars and Credit

17 Liberty Lane, Pontoon Beach

United Car Sales

1221 N Market, Sparta

RATE CORNER

1st QUARTER DIVIDENDS

SHARE ACCOUNTS

FROM \$100.00 .40% apr .401% apy

CHRISTMAS CLUB ACCOUNTS

From \$100.00 .40% apr .401% apy

SHARE CERTIFICATES (as of 12-1-11)

6mo. min bal. \$1,000 0.45% apr 0.45% apy

12 mo. min bal. \$1,000 0.75% apr 0.75% apy

18 mo. min bal. \$1,000 0.90% apr 0.90% apy

24 mo. min bal. \$5,000 1.10% apr 1.11% apy

36 mo. min bal. \$5,000 1.50% apr 1.51% apy

SIGNATURE LOANS

\$250-\$5000 6-36 MONTHS 10.0%

SHARE SECURED LOANS

Min. \$250.00 3% over share/certificate rate

CASH-AID LOAN

\$300.00 15% 6 mo \$20.00 fee

VISA CREDIT CARD 8.9%

No annual fee! No cash advance fees!

No balance transfer fees!

AUTO LOAN RATES* AS LOW AS**:

Model years 2009-2013 48-months 2.85%

60-months 2.85%

72-months 3.85%

Model years 2006-2001 48-months 3.85%

60-months 3.85%

CAMPERS, MOTORCYCLES*

(2007-2013) 36-months 7.0%

48-months 7.0%

60-months 7.0%

BOATS* 36-60-months 7.0%

(2007-2013) 60-120-months 8.0%

*30,000.00 min for longer term

CAMPERS, BOATS, MOTORCYCLES*

(2008-2001) 36-months 7.50%

48-months 7.50%

60-months 7.50%

All RV, Watercraft, and Motorcycle loans require 20% down.

FIXED RATE HOME EQUITY LOANS***

60 months 6.00%

96 months 6.50%

120 months 7.00%

180 months 7.50%

***Must qualify for these rates and rates are subject to change.**

****A+ credit score with .25% discount for Auto Payment.**

*****Appraisal is required**

For loans-see Margie at the Credit Union office today or apply online at www.siacu.com.



Find us on Facebook

Keep up with our news on a regular basis!

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(618) 234-5021 FAX (618) 234-5023

www.siacu.com

mary@siacu.com, margie@siacu.com

CONVENIENT SERVICE HOURS*

LOBBY:

MON - THU 9 A.M. - 5 P.M.

FRI 9 A.M. - 6 P.M.

SAT 9 A.M. - 1 P.M.

DRIVE UP:

MON - THU 8 A.M. - 5 P.M.

FRI 8 A.M. - 6 P.M.

SAT 9 A.M. - 1 P.M.

*SEE ARTICLE ON FRONT PAGE REGARDING NEW HOURS

Our office will be closed for the upcoming

Holidays:

Monday, January 16, 2012 MLK, Jr. Day

Monday, February 20, 2012 Presidents Day

AVAILABLE SERVICES

ACCOUNTS

CHECKING

SAVINGS

SUB-SAVINGS

SIGNATURE

SHARE CERTIFICATES

LOANS

NEW AND USED VEHICLE

SHARE SECURED

CHRISTMAS CLUB

CASH-AID

VISA CREDIT CARDS

OTHER SERVICES

ATM/DEBIT CARDS

OVERDRAFT PAY

DIRECT DEPOSIT

NIGHT DEPOSIT

SIX FLAG TICKETS

VISA GIFT CARDS

MONEY ORDERS

NOTARY SERVICE

PAYROLL DEDUCT

TELLER CHECKS

ONLINE BILL PAY

HOME BANKING

WATCH IT GROW KIDS CLUB

College Scholarships

The 2012 Kid's Club Scholarships are now available for Kid's Club Members

graduating from high school in 2012. The deadline is March 1, 2012, to be turned into the credit union. Decision will be made by the Scholarship Committee and the winner will be notified on March 19, 2012.

Applications can be picked up at the credit union office or at the area high schools.

Membership at the credit union is required for submission of completed applications.