

# SIA-CU QUARTERLY

SOUTHERN ILLINOIS AREA CREDIT UNION

'SMALL BUT STRONG IN YOUR COMMUNITY'



JULY 2010

## Kid's Club College Scholarship

Unfortunately we did not have any scholarship applications turned in for consideration this year. This is a great opportunity for additional dollars to use for graduating seniors off to college.

If you have a 2011 graduate...remember the scholarship option for next year!

## Membership in the Watch It Grow Club includes:

- Their own quarterly newsletter
- SIA dollars earned on each deposit or special event that they can use at the SIA Store
- Special events that teach savings, community service, as well as having fun!
- Upcoming events:
  - Report Card "A" s for SIA dollars
  - Register all August to win filled backpack!

## ATM and Debit Card "Opt-In"

By July 1, 2010, Credit Unions that offer overdraft services (our's is Courtesy Pay) must comply with additional rules under Regulation E (Electronic Funds Transfers). We must provide members with the right to opt-in, or affirmatively consent, to a credit union's "overdraft service" for ATM and Debit card transactions, such as point of sale (POS) or Web site purchases using a Debit Card.

This means you have the choice for your overdraft protection to pay the item in question if you do not have the funds available to pay it. If you opt not to let the over draft protection pay the item for you (with a \$25.00 courtesy fee) your transaction will be denied.

**If you currently have an ATM or Debit card with the credit union you received an Opt-In form that must be signed and returned if you want your overdraft protection to cover items for you.**

If you do not have an ATM or Debit Card you did not get this form.

If you have not turned in your form or called to Opt In or Out, please do so as soon as possible as we have a Government mandated deadline of August 15, 2010, to have this in place.

You will receive a copy of the signed Opt In Form as confirmation of your choice. Thank you for all of your input and cooperation.

## Summer Specials

### Six Flag Tickets

Day Pass \$27.00

Season Pass \$60.00

### Vacation loans

12 months term, as low as 9%



We'll give you Blue Book®  
Trade-In Value on your vehicle  
**PLUS \$500!**

Upon used vehicle purchase from Enterprise Car Sales.

**July 1 - 31, 2010**

(See insert for additional disclosure information)

And See Margie for pre-approval with our great low, low loan rates!

## Referral Program

We have changed our referral program to reward our members a little bit more.

Take one of our cards the next time you are in. Write your name on it and pass it along to a friend or family member as you suggest they open an account with us. When they bring that card in and open an account... a \$25.00 Gas card is yours!

We wanted to make sure our members know how much we appreciate when you spread the good word about our service. Our Marketing Committee thinks it's the best form of advertising that we have out there!

Thank you!

## RATE CORNER

3rd QUARTER DIVIDENDS

### SHARE ACCOUNTS

FROM \$100.00 .75% apr .752%apy

### CHRISTMAS CLUB ACCOUNTS

From \$100.00 .75% apr .752%apy

### SHARE CERTIFICATES (as of 06/21/2010)

6mo.	min bal. \$1,000	0.80% apr	0.80% apy
12 mo.	min bal. \$1,000	1.20% apr	1.20% apy
18 mo.	min bal. \$1,000	1.40% apr	1.41% apy
24 mo.	min bal. \$5,000	1.60% apr	1.61% apy
36 mo.	min bal. \$5,000	2.00% apr	2.01% 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 2007-2011	36-months	4.00%
	48-months	4.00%
	60-months	4.00%
	72-months	5.00%
Model years 2006-2001	36-months	4.75%
	48-months	4.75%
	60-months	4.75%

### CAMPERS, MOTORCYCLES\*

(2007-2011)	36-months	7.0%
	48-months	7.0%
	60-months	7.0%

### BOATS\*

(2007-2011)	36-60-months	7.0%
	60-120-months	8.0%

\*\$30,000.00 min for longer term

### CAMPERS, BOATS, MOTORCYCLES\*

(2006-2001)	36-months	7.50%
	48-months	7.50%
	60-months	7.50%

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

**\*Must qualify for these rates and rates are subject to change.** For loans-see Margie or Mary at the Credit Union office today or apply online at [www.siacu.com](http://www.siacu.com).

**\*\*With .25% discount for Auto Payment.**

### Identity Theft

**\*\*Want to learn more on how to protect yourself from identity theft? Go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). And be aware that your Credit Union is doing everything it can to protect your information at all times.**

We will never call you and ask you for your account number. We will always ask you to verify identity if we do not know you well enough. It is only for your protection.

4384 N Illinois St, Swansea, IL 62226

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

[www.siacu.com](http://www.siacu.com)

[mary@siacu.com](mailto:mary@siacu.com), [margie@siacu.com](mailto:margie@siacu.com)

### CONVENIENT SERVICE HOURS

#### LOBBY:

MON - FRI	9 A.M. - 6 P.M.
SAT	9 A.M. - 1 P.M.

#### DRIVE UP:

MON - FRI	8 A.M. - 6 P.M.
SAT	9 A.M. - 1 P.M.

### Our office will be closed for the upcoming

#### holidays:

Monday, July 5	(for) Independence Day
Monday, Sep. 6	Labor Day

### Here is a list of the dealerships that we work with.

#### Stop in and see them today!

#### Enterprise Car Sales

4251 S State Rte 159, Glen Carbon

#### Midwest Motor Sports

1 Fun St., Hartford

#### K&J Chevrolet

3051 Franklin St, Carlyle

#### Crossroads Motors

7905 N. Illinois, Caseyville

#### Auto Solutions

5801 N. Illinois, Fairview Hts

687 W. Hwy 50, O'Fallon

#### George Weber Chevrolet

701 Old State Rte 3, Columbia

#### Victory Lane Power Sports

2501 N Illinois, Swansea, IL

### AVAILABLE SERVICES

#### ACCOUNTS

CHECKING  
SAVINGS  
SUB-SAVINGS  
SIGNATURE  
SHARE CERTIFICATES

#### LOANS

NEW AND USED CAR  
SHARE SECURED  
CHRISTMAS CLUB  
CASH-AID  
VISA CREDIT CARDS

#### OTHER SERVICES

ATM/DEBIT CARDS	MONEY ORDERS
OVERDRAFT PAY	NOTARY SERVICE
DIRECT DEPOSIT	PAYROLL DEDUCT
NIGHT DEPOSIT	TELLER CHECKS
SIX FLAG TICKETS	ONLINE BILL PAY
VISA GIFT CARDS	HOME BANKING
WATCH IT GROW KIDS CLUB	

### Changed your address?

Make sure to let the Credit Union know of any changes in your address for all of your accounts. We want to make sure you get all of the information you need. And if you are trying to cut back on mail... sign up for Home Banking and Bill Pay. Cuts down the amount of mail in and out!!