

SIA-CU QUARTERLY

SOUTHERN ILLINOIS AREA CREDIT UNION
'SMALL BUT STRONG IN YOUR COMMUNITY'



JANUARY 2010

TAX TIME!

The Credit Union will be mailing 1099 INT documents to members before January 31, 2010. You will receive a 1099 INT if you earned \$10.00 or more in dividends from the credit union in 2009. 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 2009 and have not received your 1099 INT form by January 31, 2010, please give us a call and we will print a new one. If you have not earned more than \$10.00 in dividends on your accounts in 2009, 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 18, 2010. 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.

Identity Theft

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

**Also to protect you, Southern Illinois Area Credit Union participates in the Verified by VISA program. This protects your purchases made online with our debit or credit card. To find out more visit

www.verifiedbyvisa.com

**To check on your credit and make sure no one has done anything against your social security number you can obtain credit reports from all three major credit bureaus annually for free from the U.S. Government at www.annualcreditreport.com or 1-877-322-8228.

Fall/Winter Specials

The Credit Union is offering a special loan to get you through the end of year expenses (through January 31, 2010)...9% for \$250-\$5,000 for 12 months. See Margie or Mary today!

ATM/Debit Card Program Changes

On October 7, 2009, our ATM/Debit card program was upgraded. No longer are you only able to access a daily limit from your account. A Balance File is uploaded to the system at 8:30 each week day morning and again at 3:30 p.m. on Fridays or the day before a holiday. This file balance is good for 24 hours (until the next day's upload) and recognizes your account balance for usage. There will still be machine limits for withdrawals and security levels on your account for your protection to eliminate your entire balance being susceptible to fraud. If you need these limits raised or lowered please call Mary at the credit union office.

This upgrade improved the quality of the use of your ATM/Debit card and allowed us to begin doing all maintenance. We apologize for any inconvenience the upgrade might have caused.

Remember the time frame for processing is 2:00 one day until 2:00 the next.

The new FREE ATM network is Co-Op Network. Any machine with this logo on it is FREE! You can go to www.co-opfs.org for locations near you.

Don't have an ATM or Debit card? Stop in for an automatic approval and issue!

Kids' Clubs

It's never too early for children to learn about money and how to save! At the Credit Union we offer the Watch It Grow Kid's Club and we have spots open for your child to join!

We make it fun and educational and have ongoing events each quarter.

If you have a child, grandchild, etc., under the age of 18 we have something fun for them!

Membership in the Watch It Grow Club includes:

- Their own quarterly newsletter
- Their own savings book
- 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!

Accounts may be opened with a minimum deposit of \$25.00 and must have an adult on the account with them. They also need to have their Social Security card with them. If the adult is not already a member they need a Driver's License, Social Security card and a piece of mail to be on the account. Stop in and see the Tellers today!

RATE CORNER

4th QUARTER DIVIDENDS

SHARE ACCOUNTS

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

CHRISTMAS CLUB ACCOUNTS

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

SHARE DRAFT ACCOUNTS

From \$100.00 .50% apr .501%apy

SHARE CERTIFICATES (as of 11/21/09)

6mo. min bal. \$1,000 1.40% apr 1.40%apy

12 mo. min bal \$1,000 1.75% apr 1.76%apy

18 mo. min bal. \$1,000 2.00% apr 2.01%apy

24 mo. min bal. \$5,000 2.25% apr 2.26%apy

36 mo. min bal. \$5,000 2.60% apr 2.62%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 2006-2010 36-months 4.00%

48-months 4.00%

60-months 4.00%

72-months 5.00%

Model years 2005-2000 36-months 4.75%

48-months 4.75%

60-months 4.75%

CAMPERS, MOTORCYCLES*

(2006-2010) 36-months 7.0%

48-months 7.0%

60-months 7.0%

BOATS*

(2006-2010) 36-60-months 7.0%

(2006-2010) 60-120-months 8.0%

*30,000.00 min for longer term

CAMPERS, BOATS, MOTORCYCLES*

(2000-2005) 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.

**With .25% discount for Auto Payment.

Referral Program

Did you know you can earn a gift card for referring a friend or family member that lives or works in our area? Pick up a business card the next time you are in. Write your name on the back and hand it off to that friend or family

member and when they come in to open the account and turn in the card, we will send you the gift card! Guaranteed winner!

4384 N Illinois St, Swansea, IL 62226

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

www.siacu.com

mary@siacu.com, 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, January 18

Martin Luther King, Jr.

Monday, February 15

Presidents Day

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

Stop in and see them today!

Enterprise Car Sales

4501 N. Illinois, Swansea

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

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