



ST. BERNADETTE CREDIT UNION'S SUMMER NEWS!



July 2010

VIP

IMPORTANT MUST READ REGARDING DEBIT CARD OVERDRAFT PROTECTION

You must give us permission to cover an overdraft. It is called OVERDRAFT OPT-IN.

Due to recent changes in legislation, (Regulation E) we are required to have all members opt-in to receive/keep access to Overdraft Protection on their debit card transactions. If you do not authorize overdraft protection, you will no longer have access to overdraft protection. Overdraft protection allows us to cover your unexpected

expenses so that you can pay for groceries, gasoline and other expenses while avoiding the embarrassment of purchases being declined. Overdraft opt-in on your debit card gives you peace of mind, even if you never need it.

You can opt-in for overdraft protection by doing one of the following:

1. Logging in and filling out an on line authorization form
2. Filling out an authorization form at our office
3. Faxing an authorization form to us at 314-892-3580.



NEW LONGER TERMS FOR HOME EQUITY LOANS!

Your credit union now offers terms UP TO 15 YEARS on home equity loans. You can borrow up to 85% of your homes appraised value (including your

first mortgage). Rates are based on credit score. There are NO FEES on Home equity loans of \$10,000 or more (new money, not refinancing existing loans with us). If you have bills you want to consolidate, or even refinance your existing mortgage, please give us a call at 314-892-6325.



IF YOU NEED A VEHICLE, SEE US FIRST!

You will always get the best deal when you negotiate prices on vehicles, not the monthly payment. A low loan payment does not do you any good if the payments will last longer than the car. We can get you **PRE-APPROVED** for the most you want to borrow, and help you decide whether taking the rebate or the low financing is the better option. Just give us a call, and we can look

up the NADA value on any used vehicle you have in mind, and we have new car prices too. Our website, www.stbcu.org, has a link to the NADA website in case you need trade in and/or retail values when we are not open, in addition, a calculator to help you figure out how much you can afford to borrow.

*Our new and used car rates are the same, and are based on your credit score. The rates listed below are our best rates.

3 years 3.25% 5 years 3.75%
4 years 3.50%



CHECK COPIES ON THE INTERNET!



If you are signed up for Home CU, you can get copies of your checks online. When you are looking at your checking account history, just click on the check number you need, to get a copy of the front and back.

HOME CU/E-STATEMENTS

Don't forget we have Home-CU for when you don't have the time to call us during the day. Home Cu enables you to:

1. Check account balances
2. Find out what checks have cleared
3. Get a copy of a check
4. Transfer funds between accounts
5. Pay your bills with our free Bill Pay system.
6. Get your monthly e-statement

Home CU is free to all our members. You can sign up the next time you are in our

office, or call and ask us to fax you an authorization form.

You can get your statements faster by signing up for E-STATEMENTS. E-statements are available the first business day of the month at our website. You just log in, and your statement is waiting for you. E-statements are a secure, efficient way to get your statements faster. 24 months of statements can be stored at Home CU, without taking up any space in your closet! Go green, and sign up for e-statements the next time you log in to Home CU.

YOUR CREDIT UNION NEEDS YOU!

We need a volunteer to serve on the Board of Directors. No special education or training is needed. The Board of Directors meets at 7pm the 2nd Monday of each month, for 1-2 hours to review the previous month's operating results and plan for the future. If you are interested, please call our office at 314-892-6325.

Your Credit Union is here to serve you Mon.Tues.Thurs. 9am-5:30pm, Wed. & Fri. 9am-6pm, Sat. 9am-Noon. 314-892-6325 or stbcu@sbcglobal.net or visit our website www.stbcu.org