

Money Talks

St Mark's Employees
Federal Credit Union

July 2009

Let's Go Green!

We have a few different loan options for members who would like to go green. We can help you make your home more energy efficient with new windows, maybe solar panels, new water heater or a more efficient heating and air conditioning system. We have a special for signature loans starting as low as 9.00% or for bigger projects, we also have Home Equity Loans.

1st Mortgage Loans!

Look to us for financing to purchase a home or to refinance your existing mortgage. We offer competitive rates and fees. Visit our website for the link to mortgage rates and more information www.stmarkscu.org

Home Equity Loan Special!

Don't forget we also offer Home Equity Loans with a 5% fixed rate for the first 3 years. We are very competitive with fees as well. Take care of home improvements, debt consolidation, tuition and all of life's little surprises with the equity in your home.

If You Get an E-mail From the IRS, Don't Open It

If you receive an unsolicited e-mail claiming to be from the IRS (Internal Revenue Service), don't open it. Instead, forward the original message to phishing@irs.gov. How? Create a new message and then drag and drop the original message into the body of the new message. For specific instructions for your e-mail provider (MS Outlook, Outlook Express, Mulberry, and so on), go to irs.gov and type "report phishing" in the search box.

Great RV Loans!

We offer great rates on all types of vehicle and RV loans. Had your eye on the boat of your dreams for boating and skiing on Lake Powell or a fishing boat for your favorite mountain fishing hole? How about a camping trailer for a relaxing weekend in the woods? Want to play in the sand or climb a mountain on a 4 wheeler? Feel the wind in your hair on a cool Harley? Take your family to Disneyland in your new or used motor home? Let your work place credit union help make those dreams come true. Our rates start as low as 5%. Your payback time may be adjusted according to the amount you borrow. Stop by our office or give us a call for a payment and rate quote. You can also apply online at www.stmarkscu.org.



Home Maintenance Tips

- Test detector batteries monthly; replace at least annually.
- Check weather stripping, caulking, and insulation.
- Check and clean chimney regularly.
- Check for cracks in foundation.
- Check for leaky faucets; replace washers.
- Clean or replace furnace and air conditioning filters regularly.
- Clean gutters and drain pipes.
- Clean refrigerator coils.
- Inspect roof.



*Routine
maintenance can
help save money on
your utilities*

A Credit Score of 760 is the New 720

To get the best interest rates on mortgages and other loans, many lenders now require a credit score of 760 or higher to be in the "excellent" category. What does that mean for you? Pay all bills on time. Keep your utilization rate--the amount of credit used in relation to your total lines of credit--less than 25%. And don't open a flurry of new accounts, or close old accounts you've had a long time, right before you apply for new credit.

It's Never Too Late to "Spring Clean" Your Financial House

- Straighten up credit--order your credit report at annualcreditreport.com or call 877-322-8228.
- Dust-bust your bills--do you really need those premium movie channels?
- Shred documents you no longer need.
- Buff up beneficiary forms if you've experienced a marriage, birth, divorce, or death in your family.
- Tidy up insurance policies--ask your agent if you're eligible for lower rates or discounts.

Dividends on Share Accounts

The rates for the 3rd Quarter of 2009 will be:

Account Type	APR	APY
Regular Shares	1.50%	1.50%
IRA Shares	1.50%	1.50%
Draft Accounts	.00%	.00%

Certificates

\$1000.00 minimum balance

Term	APR	APY
6 Months	2.00%	2.01%
12 Months	2.75%	2.75%
30 Months	3.00%	3.04%

Loan Rates

Rates Effective July 1, 2009

New & Used Vehicle Loans

Model Years	Max. Loan Term	APR
2005-2008	Up to 72 mo.	6.60%
2000-2004	Up to 60 mo.	7.50%
1999 & older	Up to 48 mo.	8.50%

Personal Loans

Max. Loan Term	APR
Up to 36 mo.	10.90%

Rates may be higher based on credit score.

Celebrating 50 Years of Service to Our Members!

We are continuing our year long celebration of 50 years of service to the employees of St. Marks Hospital, it's physicians and their staff. We had a great time at our Annual Meeting in May. There were plenty of prizes and food for all. We hope that everybody had as much fun as we did. Check our window or website for the monthly prize drawings for \$50.00 Visa Gift Cards.



You're No. 1 at Your Credit Union

While others have had to turn to Uncle Sam for a bailout, members turn to each other, at the credit union.

Excellent service. Lower fees. Better rates. No bail-out funds required.

It's the credit union difference.

Credit Unions live by the motto "People Helping People"

Holidays

Friday, July 3, 2009
Saturday, July 4, 2009
Independence Day

Friday, July 24, 2009
Saturday, July 24, 2009
Pioneer Day

Monday, September 7, 2009
Saturday, September 5, 2009
Labor Day



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