

Money Talks

St Mark's Employees
Federal Credit Union

January 2010



90 Day Interest Free VISA!

Tired of the credit card merry go round? Many credit cardholders are angry, according to a new national poll by Consumer Reports, and they are taking action. More than 32 percent have paid off and closed a credit card account since January 2008, and half of those did so in direct response



to the actions of credit card issuers such as cutting limits, hiking rates, or imposing fees. Your work place credit union would like to invite you to open a Visa credit card with us. We have a low fixed rate as low as 8.9% with no annual fee. We are offering a 90 day interest fee Visa credit card for a limited time. Stop by or call us

for an application. We can get your new Visa card out to you within 5 to 7 business days. We can do transfers to pay off your other high interest credit card or lines of credit. Visa credit application must be received before 1/31/09.

50 Year Celebration!

We have had a great time over the last year celebrating our 50 year anniversary with you, our members. We have lots of treats and prize winners. Please spread the word to your families and coworkers about what a great credit union we have here at St. Marks. We would love to continue to grow over the next 50 years and serve our great members like you. We offer a full array of financial services. We can finance your first mortgage, Home Equity Line of Credit. We have savings, checking, Visa debit and credit cards. We have CD's and IRA's. If there is any financial needs we can help you with please let us know and we will do our best to help. Here's to another 50 years. We consider it our pleasure to serve you. Thanks from the staff and Board of Directors.



In 1959, when the credit union was organized, the average yearly wage was \$5010.00.

Ready for a New Car or RV?

We are offering a great special for vehicle loans on model years 2007 through 2010 as low as 4.5% and have up to 72 months to pay it back. It is a great time to refinance a higher rate auto loan that you might have at another financial institution or lower a payment on your current loan. Stop by or give us a call and see what we can do for you. Remember this applies to all sorts of vehicles. Maybe you would like that new boat, trailer, motorhome or 4 wheeler for non stop family fun. Don't wait until rates go up and be sorry. Special ends January 31st, 2010. Your workplace credit union is a great source for vehicle financing.





Organizational Tips

- Touch it once! Deal with it, file it, or shred it
- Color-code your files
- File regularly
- Reduce unwanted credit card solicitations
 - Optoutprescreen.com
 - Call 888-5opt-out (888-567-8688)
- Put bills to be paid first at top of stack
- Mail bills seven to nine days before due date, or pay electronically two to three days before due date
- Use direct deposit and payroll deduction
- Use online banking/bill-pay/ACH

Dividends on Share Accounts

The rates for the 1st Quarter of 2010 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	1.00%	1.00%
12 Months	1.75%	1.75%
30 Months	2.00%	2.02%

Loan Rates

Rates Effective October 1, 2009

New & Used Vehicle Loans

Model Years	Max. Loan Term	APR
2007-2010	Up to 72 mo.	6.00%
2002-2006	Up to 60 mo.	7.00%
2001 & older	Up to 48 mo.	8.00%

Personal Loans

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

Rates may be higher based on credit score.

The New Year is a time for hats and horns—and resolutions.

Your credit union offers low-fee options for all your financial needs. One study pegs the member benefit at about \$240 a year per household, or \$10.9 billion* a year for all members.

Keep more of your money in the New Year. Talk to us about switching all your accounts to the credit union, where you'll pay lower fees and lower interest rates to borrow, and earn more on savings.

That calls for hats and horns!

* Source: CUNA Economics & Statistics

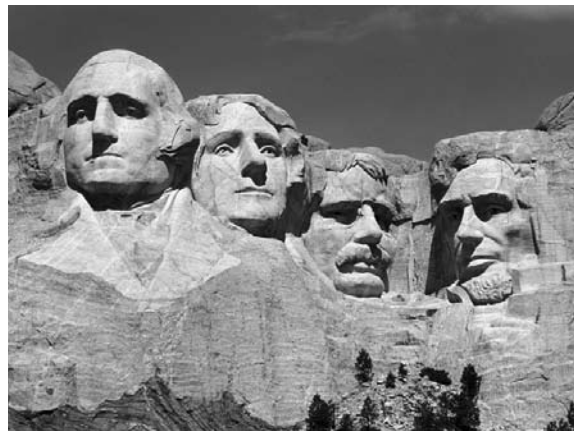


Holidays

Monday, January 18, 2010
Martin Luther King Day

Monday, February 15, 2010
President's Day

Please plan ahead!



Let us help with your financial needs as you plan for 2010.

St Mark's Employees Federal Credit Union



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