

St. Cloud City & County Employees Credit Union Newsletter

July 2005

Go back to School with Your Credit Union and WIN!

Start preparing for back to school by visiting your Credit Union today! The Credit Union offers many convenient products to ease your transition. Stop by to inquire about the following products:

- Start your own no fee **Checking Account** to pay bills, set up direct deposit and automatic payments.
- Enjoy the ease of a **VISA Debit Card** to purchase books, supplies and other essentials as well as the convenience of ATM withdrawals.
- Keep tabs on your account with the Credit Union's **Home Banking** site, where you can balance your account as well as make balance transfers.
- Experience the safety of a low rate—no annual fee **VISA Credit Card** for all your college needs.
- Need a lift? Stop in for a **Low Rate Auto Loan** to bring you back to school.

By opening a **new checking account along with a credit card or a new loan between August 1st and September 15th** you will be eligible to win one of the following prizes:

- 🍏 I-Pod
- 🍏 One of two \$25.00 pre-paid Debit Cards

Stop in or visit us on the web at www.stcloudcu.org for more information.

Computer Conversion Update

The credit union converted to a new computer system on August 1, 2005. This will allow us to serve you better now and into the foreseeable future. To complete this conversion we need you to be aware of some things that may affect you initially. Our home banking site will be changing, so if you have set it up in your favorites file you will need to go back to the credit union home page after August 1, 2005 to get redirected to our new website and you will also need to contact us to get your new password.

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What's Ahead



Need a vacation? You may remember that survey we had you fill out several months ago to get your interest in a vacation destination. The Credit Union is looking into offering a group discounted vacation next spring. Be sure to watch for the Vacation Club promotion.

Plan to make a stop at the Credit Union October 20th. That is Credit Union Day and we will be holding an open house. Come in for free food and drinks and prizes! There will also be events for kids, such as a coloring contest and prize giveaways. Watch for more details.



If you haven't already noticed, the Credit Union is making some changes to its web site. You can learn about all the future events, such as those listed above, by going to the site. Check it out. There's easy access from the home page at www.stcloudcu.org.

Loan Rates

Consumer Loans

New	6.24%
1998–2005	6.24–7.75%

(2001-NEW finance 100%)
(1998-2000 finance 90%)

1997-Older	9.00%
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Unsecured Loans

Up to \$10,000.00	
3 Years or less	10.50%

Home Equity Loans

Up to 80% of Value
Maximum: \$150,000.00

Call for current rates and home equity programs.

*Set your loan up with an automatic payment and receive a 0.25% discount.

Term Share Accounts

	Rate	APY
12 Month \$500.00 Min Opening Bal.	2.20%	2.22%
6 Month	2.70%	2.73%
12 Month	3.35%	3.39%
18 Month	3.45%	3.49%
24 Month	3.55%	3.60%
\$2,500.00 Min Opening Bal.		

*Rates subject to change; call for current rates.

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The new home banking site will not have any of your transaction history prior to August 1, 2005. We also would ask that you keep an eye on your accounts, especially if you have direct deposit distributions to make sure everything transferred over correctly. Thank you for your patience and understanding during this time.

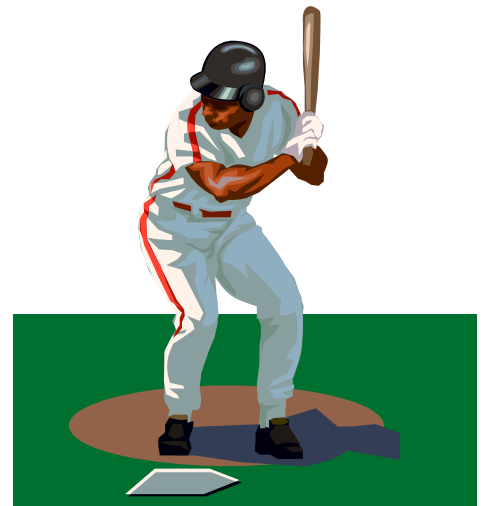
Catching the Fever



Getting into the swing of summer, the Credit Union gave nearly 200 tickets away to members to enjoy America's favorite pastime. The July 27th St. Cloud River Bats game was filled with Credit Union members. Any Kid Club members who brought in their post card and \$10 quarterly deposit received a free ticket and 2

adult tickets to the game. Also, from July 1st through July 15th, members could register for a daily drawing for a pair of tickets. The winners were:

Karen Becker
Sheila Rosh
Dustin Weleski
Glenn Brix
Geri Czech
Becky Stanoch
Heather Larson
Marie Stenseth
David Peterson
Rich May



All entrants also had a chance to win 4 tickets to a Twins Game. The lucky winner of that drawing was **Lori Pappenfus**.

Twenty Twins tickets were also given away this summer through a loan promotion program.

If you want to keep up on the Credit Union contests, promotions or event winners, watch the bulletin board inside the Credit Union or check out the web site.

St. Cloud City & County Employees Credit Union

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Office hours: Monday - Friday 8:30-5:00

Closed September 5th for Labor Day

Web Site: <http://www.stcloudcu.org>