

ST. JOHN'S
CREDIT UNION

on
Your
account



Join us at the Annual Spring Car Sale



The CU Companies is hosting their 3rd Annual Car Sale on Saturday, April 19th from 8:30 a.m. to 4:00 p.m. This is a one-day sales event featuring over 175 quality pre-owned vehicles at great prices.

- Many makes and models to choose from
- You can preview the vehicles after 6:30 p.m. on Friday, April 18th
- Mike's Mini Donuts will be serving delicious treats
- AAA will be on hand for free insurance quotes, VIN etching, and more

- Call Mickey at 651-484-0265 to get pre-approved prior to the sale

SJCU will offer our members a **special one day rate as low as 4.99%** for this sale only. This is a great rate and a great opportunity to find the vehicle you have been looking for.



- Over 175 high-quality, pre-owned vehicles

The sale will be held at:
CU Companies
500 Main Street
New Brighton, MN
See you there!

Now Even More Convenient!

We have expanded our hours in an effort to better serve the needs of our members. We are now open an hour earlier, from 9:00 a.m. until 6:00 p.m. Monday through Friday. We hope that these expanded hours will allow us to serve you better.

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More Surcharge-Free ATMs

Shazam, the company that provides our ATM service, has added over 120 surcharge-free ATMs. In addition to machines in Shazam's current network, our members may now use machines in the In Balance network. This is a significant event for SJCU as the number of machines in this area has increased dramatically! You will find machines located in the neighboring suburbs of Roseville, Maplewood,

White Bear Lake, and Oakdale, as well as the St. Paul area.

To find the ATMs that are most convenient for you click on the ATM locator on our website at www.stjohnscu.com.

As always, members may use the Shazam ATM machine located in front of St. John's Credit Union without a fee.

Call or visit us online today to reel in a great rate.

Worth Noting



Kids find Youth Savings Accounts Cool

Help your kids or grandkids learn about money and get started on the right foot with a Johnny Appleseed account from SJCUC. We offer this special account for our young savers (birth to age 10). It is a great way for moms and dads, grandparents, aunts and uncles, or anyone connected to a child, to set up a special savings fund. A deposit of \$5 gets the account started.

This is a great way to help our young people learn the value of saving money while having a fun time doing it. Visit us online or call Pat at 651-484-0265.



Now Open 24 Hours

Our electronic branch is open 24 hours a day, 365 days a year to serve your needs. Visit us at www.stjohnscu.com to access a full array of online services, information, and news of current and upcoming events.

Fishing for a New Vehicle?

Now, through April 30th, we will be putting great rates on the hooks of our members who are reeling in that new or used car. Or if you already have that next car, but have financed it with another lender at a higher rate, we can help you too. Call us to see if we can offer you a better rate!

Rates as low as 5.49% APR

Call or visit us online today to reel in a great rate.

FREE \$50 Gas Card

To make our deal even sweeter, SJCUC will offer a FREE \$50 gas card to any member who finances a new or pre-owned auto with a loan of at least \$10,000.



Great rates! FREE \$50 gas card! Better hurry to take advantage of this promotion before it ends on April 30, 2008.

Annual Meeting Highlights

SJCUC held its annual meeting of the board and membership on Sunday, March 16th at the John Rose Oval in Roseville. Many new changes have been implemented in the past year, and members were updated on new services, the financial report, and on plans for the coming year.

As always, our members enjoyed a delicious buffet meal, drawing for prizes, and a chance to catch up with other members. Thanks to all who attended and made this event a great success.



No More Stamps!

Did you know that if you pay an average of 10 bills per month you are probably spending around \$50 per year just to mail off your bills?

In addition to the cost of mailing, there is the time it takes to write the check, make out the bill, seal the envelope, place the stamp, etc. What if you could pay your bills right at your computer, day or night, at no cost to you?

Well, you can!



SJCU recently introduced our online bill pay service. Members who already have online banking can simply sign up for this feature and begin using it to pay their bills. If you are not yet signed up for online banking, visit our website at www.stjohnscu.com to get started.

Our online bill pay service offers a fast and convenient way to pay your bills and manage your money—all from the privacy of your home or office.

Visit our website for an online demonstration of this great new service.

2008 HOLIDAY HOURS

St. John's Credit Union will observe the following holidays in 2008:

1/21	Martin Luther King
2/18	President's Day
3/21	Good Friday
5/26	Memorial Day
7/4	Independence Day
9/1	Labor Day
11/11	Veteran's Day
11/27	Thanksgiving
12/25	Christmas Day
1/1/09	New Years Day

Remember that our electronic branch is always open at www.stjohnscu.com.

IRA Accounts – It's Not Too Late

The deadline to contribute funds to your IRA **for tax year 2007 is April 15, 2008**. If you have not yet set up your account, there is still time to get it done before the deadline.. SJCU now offers IRA accounts. Contact

our Jayne or David at 651-484-0265 to get started or to get more information. The IRA offers a great way to save for the future, while reducing tax liability today.

Great Loan Rates

New Auto (2006-2008)

up to 60 months 5.49%*
up to 72 months 5.99%*

Newer Auto (2001-2005)

up to 60 months 5.99%*

Older Auto (2000 or older)

up to 36 months 8.75%*

FHA Title One (Home Improvement)

10.00% 7 year term

Home Equity (10-year term)

7.9% 80% CLTV
8.9% 90% CLTV

HELOC (Home Equity Line of Credit)

Prime rate plus .5%
10 year draw period

Signature (Unsecured)

42 month term 10.90%*

Motorcycles (2000 or newer)

7 year term 6.25%*

Watercraft, Travel Trailers, Snowmobiles

terms up to 60 months for new and up to 42 months used 8.75%*

Fine Line (Overdraft Protection)

. 11.90%

* Actual interest rate may be higher based on credit.

Rates are changed periodically. Contact the Loan Department at 651-484-0265 or visit the website for the most current rates. All rates are subject to change without notice.



From the CEO's Desk

The financial news lately has not been very positive. We are all waiting to see who will lead our country, and many of us are unsure what to expect in the next few years.

Amid all of the bad news we keep reading, I want to assure our members that thanks to you, SJCUC is in a very sound financial position. While there is a real crunch in the credit industry, SJCUC is prepared to help our members through this difficult financial time.

We have made money available to loan for housing, autos, and student loans. We are here to help our members with their needs, just as we have since 1946. Since we are a not-for-profit, member-owned financial cooperative, we are in a position to help you when banks and larger financial institutions are not able or willing to help.

Our board of directors recently increased our marketing budget. This has allowed us to communicate with you more frequently through the use of postcards and other mailings. These mailings will alert you to special promotions on financing to help you through these uncertain financial times

We are currently working on improving our checking account. We hope to offer an enhanced checking account program with a variety of options to meet the needs of all of our members.

“Not for profit, not for charity, but for service.” This is the motto that has guided the operation of credit unions



around the world. It is the motto that guides St. John's Credit Union. Together, we will face the challenges ahead and maintain the high standard of excellence that our members have come to expect.

If you have a need or a question, please let me know. We are your credit union and we are here to serve you.

David



Dollars & Sense

The price of gas continues to shock most of us. Our need to get from place to place each day presents a constant challenge given the high prices at the pumps. Here are a few suggestions for squeezing the most out of each gallon of gas:

- Your car will achieve better gas mileage if you avoid speed limits in excess of 60 miles per hour. While it may be fun to cruise along at 70 mph, your gas mileage will suffer. Use your cruise control to maintain an

optimum speed and get any dead weight out of your trunk.

- Make sure your car is tuned up. This includes changing the oil as recommended, keeping the tires fully inflated, changing filters when needed, and using the recommended grade of oil. A well-tuned engine will improve gas mileage.
- Fill up your car in the morning when the weather is cooler. Gasoline is stored in tanks underground. The colder the ground, the more dense the gasoline. Gasoline expands as it gets warmer, so you will get more for your money earlier

in the day. Pumping your gas on the slowest setting will eliminate excess vapors and give you more gas for your money.

- Plan trips ahead of time, and combine a number of errands into one trip. This will avoid wasting gas by making many unnecessary trips.

The prices at the pump do not appear to be heading down these days, so now is the time to be creative. Maybe it's time to get that bicycle out of the garage...?