



BACK TO SCHOOL SPECIAL

One week only!

AUGUST 15 THRU AUGUST 19

Up to \$500 ♦ 16% APR ♦ 10 Months

Loans available until 4 p.m. all week, no appointment necessary. To qualify: Simply have Direct Deposit of \$200 or more posting to your account **before** August 15th (Account number format must be correct and we must be able to set up an automatic transfer), **bring in your most recent check stub**. First time borrowers are limited to \$300. If you have had a loan before AND paid it as agreed, you would be eligible for \$500 if you wish.

Reminder - For those of you that get statements that are **over 5 pages long**, please consider signing up for e-statements. It is available on CU@Home at www.sjmhfcu.org. If you have difficulty, please call us and we will assist you.

Keep your Vehicle... Trade in that Loan!

If you think you are stuck in a high rate loan from another institution, think again. Keep your current ride and



“TRADE IN YOUR PAYMENT”

Auto Loan Refinancing
RATES AS LOW AS
2.99% APR
UP TO 60 MONTHS

Save money on interest AND get a **\$50 Gas card**.
Come in today !



Congratulations! to **Winners** of the July Member Appreciation
“**Patriotic Cookie Baskets**”
Mark Voss and Tammy Bonds



Holiday Match Drawing

WHO will be the **lucky WINNER?**

There will be a drawing for Christmas Club Members on October 1st – Share

009, the second drawing takes place November 1st for Holiday Savings Members – Share 006. SJMH CU will match up to \$1,000 for the winner of each drawing! Member must have been a consistent depositor to the S009 or S006 account.

Effective July 19, 2011 checks deposited with a hold placed will have \$200 next day availability instead of the previous \$100. The Regulation regarding ATM deposit holds has lowered the hold days that are allowed from 5 days to 4 days. This is the notification of Change of Terms for your share accounts with us.

Credit Union Service Center transactions done here!



We are able to assist members of different credit unions if their credit union participates with CO-OP Shared Branching. Do you or someone you know have an account at another credit union? We may be able to be of service. Come in or call us to find out if your credit union is in the network.

For **Lost or Stolen ATM and VISA Debit Cards**

Call:

Within the U.S.A. 800-554-8969

Outside the U.S.A. 614-564-5101

For **VISA CREDIT CARD**

Call 800-828-3901

After business hours 800-991-4961

“Nothing is impossible, the word itself says, ‘I’m possible’!”

~Audrey Hepburn

Remember to visit www.lovemycrreditunion.org when shopping for a new vehicle to see if there are Invest in America discounts available on the vehicle that you are interested in. Not only do you get a better deal but you also get an extra 1% off the loan rate when you finance with us.



**Will be here on August 11th
from 10:00am until 5:00pm for your
convenience. Save 10% off of your bill.**



Mark your calendar:

**On Thursday, AUGUST 25th 2:30 to 4:30 PM
a representative for membership sign-up
and/or renewals will be in the corridor
outside the credit union.**



**St Joe's Credit Union Co-ed Softball
team is off to another winning season. If you
want to watch your coworkers playing in the
game, there is a game on Aug 4th and the
playoffs are on Aug 11.
Contact us for playing fields and times.**



Have you hit a "Grand Slam"?

Every month we are able to add more members to the club that earns 0.50% APR higher dividend on the checking account and certificates and has the benefit of paying 0.50% APR less interest on qualifying loans. Most members only need to add one or two things to qualify. Not sure what we are talking about? Call or stop by to ask us for details.

Holiday Closing

Labor Day – Monday – September 5, 2011

St Joseph Mercy Hospital Pontiac Federal Credit Union
44555 Woodward #90 - Pontiac, MI 48341
Phone 248-334-4559 Fax 248-858-3187
ATTS 1-877-442-5719 www.sjmhfcu.org

This credit union is federally insured by
the National Credit Union Association.

A Word from the CEO

Did you get an A+ rating on your past loan with the credit union? If so, you have earned "Extra Credit" that you can apply to the "Back-to-School Special" loan if you want. See article on other page for details.

We appreciate those of you that have obtained loans from the credit union recently. Our members have saved a lot of money in interest by financing or refinancing at the lower rates that we are able to offer. Several members have received a \$50 gas card to help with their summer fun.

We are tentatively planning our annual Family Fun Day at the Ballpark for Thursday, August 11, 2011. This will be the playoff games and at this point we do not know what time the St. Joe's Credit Union Co-ed Softball team will be playing. Please call if you are interested in attending. We will have food and prizes and everyone usually has a good time. If the playoff games are at 8:30 and 9:30 which are not good times for children, we may reschedule this to sometime during the fall league. We will have special baskets that the children could win along with a few things that grownups would enjoy winning.

I hope that you will be able to take advantage of our Back-to-School Special loan that we are offering the week of August 15th. This is an EZ way to get a few extra bucks for school supplies or anything else that you might need or want to do.

We try to sneak in few member appreciation surprises each month. You never know what we are up to until you walk in our door. Maybe nothing, maybe something fun!

I hope that you are enjoying a great summer season with your family and friends. If you have not taken time out to be with them, stop reading this and go call someone!

Phyllis White

August 2011