

# SAVE MY FREE CHECKING!

Tell Congress to:

**STOP** the interchange rule from going into effect July 21, 2011.

**STUDY** the true impact on credit unions and their members.

**START OVER** with legislation that takes into account all factors and how consumers are really affected.

**IF** the current debit legislation goes into effect, the burden of paying the interchange fees will shift to the consumer (you), which may result in higher fees, debit restrictions, and/or an elimination of free checking at your financial institution. As a benefit of membership in our credit union, we offer free checking, we need our lawmakers to know the true consequences of the proposed federal debit rule. We urge you to contact your Representatives and let your voice be heard.

Call Toll Free: 877-422-3525 or visit [www.SaveMyFreeChecking.com](http://www.SaveMyFreeChecking.com)

## Who owns the Credit Union? YOU DO!

Since Credit Unions are a co-operative, Credit Unions are owned by their membership (that is you!) All members share in the profits and the losses of the Credit Union.



## Lost or Stolen SJMH Card?

For 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

With Spring's arrival can Summer be far behind? Our thoughts turn toward travel – getting away from it all. Please take the time to record these numbers in a convenient place just incase the unthinkable happens.

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

**4.49% APR**

UP TO 60 MONTHS

Talk to us about auto loan refinancing this week and get in the fast lane of savings!

*“Failure doesn't mean you are a failure it just means you haven't succeeded yet.”* — Robert H. Schuller



## IS YOUR INFORMATION UP TO DATE?

If you have changed your address, phone number(s), email address, or your personal information in any way; be sure to keep us up to date. This insures that your financial information is safe and we can contact you whenever necessary.

**24/7 free access**

to your

accounts in two ways – Automated Telephone Teller Service (ATTS) may be reached at our toll free number **1-877-442-5719** and our online **CU@Home** website address [www.sjmhfcu.org](http://www.sjmhfcu.org).

Not signed up? No problem! Any of your friendly tellers will be happy to assist.

***Our Website has been redesigned and has a new look and several improvements.*** Be sure to check it out and let us know if you like it. Do you have any suggestions? Let us know about that also.

CHECK THIS OUT!

## Invest in America

### CU Members Reward Program

Receive Cash \$ Back at over 1,200 Online Retailers!

Toys R Us, Target, Gap, Macy's, Best Buy, Home Depot, Sears, Ebay, L.L. Bean, Dell, HP, Neimann Marcus, and many more!

For further information about benefits available to you as a member of this credit union, visit [Invest in America](#) at [www.lovemycreditunion.org](http://www.lovemycreditunion.org) Click on [ShopAmerica](#)

 Take advantage today of the **Sprint Credit Union Member Discount Plan.**

The Plan offers:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business plans
- **Waived activation fee** on new activations
- **Waived upgrade fees**

**Already use Sprint as your provider?** Let them know you are a St Joseph Mercy Hosp. Pon Fed Credit Union member to enjoy 10% off your existing service.

For Sprint plan options visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com) or call 877.SAVE4CU (728.3428) or visit a Sprint location near you.



## A Great Rate on a Great Card and ScoreCard rewards, too!

In addition to our low interest rate of 9.9% **APR** or 12.9% **APR** members **earn Points Rewards** for purchases. Apply today and begin earning your rewards.

Already have our Visa Credit Card?

Points rewards can be redeemed at

[www.scorecardrewards.com](http://www.scorecardrewards.com)

Members have been redeeming score card rewards for *DVD Players, Blue Tooth equipment, Air Line tickets, and Hotel accommodations.* **Have you redeemed your score card rewards?**

## A Word from the CEO

For those of you that have missed me and sent words of good wishes, I want to let you know that the surgery was successful and by the time you read this, or shortly thereafter, I will be back to work and ready to tackle the challenges facing our credit union. I apologize to anyone that experienced problems because I suddenly dropped out of sight and communication. This was not a planned surgery and things were left undone.

Most important – Thanks to the participation of our members, our Michigan legislatures, Senate and Congress, have received more calls and letters from their constituents than any other state in the union. Your calls and letters have been noticed! If you have not taken the time to contact them, please do so immediately. It is a fast, simple, phone call. Just tell them that you want to keep your free services. See the "Save my free checking" article on the other page for more details.

We use the income from loans to pay for some of the services we offer and to pay dividends. If you have a loan elsewhere, please consider refinancing that loan to our credit union. "Own your money" If you have to pay interest anyway, why not have that money used to provide the low or no cost services that you use at your credit union?

We have been able to help many members that experienced "Buyer's Remorse" after they financed at a higher interest rate through the dealer. We give you a **\$50 gas card**, It does not take long to refinance and plus you are able to payroll deduct. If you have 0% financing, keep us in mind for future car purchases as our research indicates that for most people, taking the rebate is more advantageous than 0% APR is.

We cannot help you if you actually paid too much for the vehicle at the time of purchase. We have helped members save **THOUSANDS** of dollars by telling them the actual value **before** they purchased the vehicle. Because of this service for our members, we are not very popular with the dealers. If they try to steer you away from obtaining financing through us, you might want to take a closer look at the "deal" that they are offering.

HINT – Being Pre-Approved gives you the advantage when negotiating the price of the vehicle. Apply today. Qualifying "Grand Slam" members get an additional 0.50% off the rate.

Our Mechanical Repair Coverage is much less expensive and generally covers much more than the extended warranties available at the dealership. Our GAP insurance, Credit Disability and Credit Life Insurance are also a much better deal.

Our newest service, E-Notification has been well received by our members. Note – Be sure to check out our **new look** at [www.sjmhfuc.org](http://www.sjmhfuc.org) We are continually trying to provide the services that you want and need and we are proud to have over 50 years of Caring For those who have cared for so many!

Phyllis White

June 2011