MEMBER APPRECIATION DAY ON TUESDAY, OCT. 18TH

To show our appreciation to you, our valued members, we are inviting you to join us in the Employee/Security Entrance corridor on ***Tuesday, October 18th for free cider and donuts.*** *We will be there in the morning from* ***6:30-9:30.***

At the credit union we never lose sight that you and your fellow members are the most valuable asset at the credit union. ***Come join us on October 18th as we say thanks to all of our members. Cold Yates Cider Mill Cider, Hot Mulled Cider and Avon Donuts. Just as Cider and Donuts go together, so do you and your credit union. We make a great team!***

INTERNATIONAL CREDIT UNION WEEK AND Membership Drive - OCTOBER 17th thru 21st

The week of October 17th marks International Credit Union Week. We want to encourage you to spread the word of credit union membership as Credit Union Week approaches. Share the message with a friend, family member or co-worker, and let's get stronger – together!

MUST-READ: *HOLIDAY SAVINGS LOAN*

The credit union is offering a great savings plan that issues you $500 up front! Sounds too good to be true? Read on…

By signing up for our 2012 Holiday Helper Savings Account, qualified members will receive a **$500 loan and have a repayment term of 10 months at 16% APR**.

To get the loan, members must open a Holiday Savings Account and deposit $30 per month and also make a small monthly loan payment. In November 2012, not only will the Holiday Helper Loan be paid in full, you can have significant savings in your Holiday Helper Savings Account.

Here are the details for qualification:

1. **Must be member in good standing**
2. **Provide your most recent pay stub**
3. **Have at least 2 Direct Deposits from the same source already posting to your account & we must be able to set up the automatic transfers.**
4. **Commit to $30/month contribution to Holiday Helper Savings Account**

Think how great this holiday season could be with $500 cash and how great the 2012 holiday season will be with a nice stash of cash.

Please do not show up on the first day unless you have to. By the third day we usually have a much smaller line. We have no limit this year so we will not "run out" of loans.

Holiday Helper Loans

Walk-ins

Nov 7, 8, 9, 10, 11

Nov 21, 22, 23

Appointments only

Nov 14, 15, 16, 17, 18

Nov 28, 29, 30

FYI - We still have houses for sale at reduced prices. If you have expressed interest before but were not contacted, please let us know.

VISA SUPER BOWL XLVI SWEEPSTAKES

Imagine yourself as the hero this season when you deliver 10 of your closest friends to Super Bowl XLVI for the most exciting game day of their lives – courtesy of VISA!

When you use your St. Joseph Mercy Credit Union Visa card or any Visa card between September 8 and December 27, 2011, you'll be automatically entered for a chance to go to Super Bowl XLVI for you and 10 friends.

The Grand Prize Includes:

- Trip for winner and 10 friends
- Airfair to Indianapolis
- 5 days, 4 nights hotel accommodations
- Transportation to and from the event
- $100 prepaid Visa cards for the winner and his/her guests

For more information, visit visa.com/NFL

Holiday Match Drawing

Will *you* be the lucky WINNER of up to $1,000?

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! Only the amount of regular, consistent deposits to the S009 or S006 account(s) will qualify for the match.

October, 2011

Your Credit Union wants to help support your business!

Periodically the credit union has drawings to celebrate Member Appreciation. The Credit Union would like to feature your products or services from your business. We will take donations, but would be willing to pay a wholesale or discounted rate for any products or services we feature in the drawings.

A Word from the CEO

Well, especially for those of you that get a quarterly statement, we have been pretty busy in the last few months.

In July, we offered the opportunity to "Keep your car – Trade-in your payment" which several members took advantage of. If your car was new when you obtained your current vehicle loan and you keep the same terms, you can get our new car rate on your used car. You can still get a $50 gas card if you refinance a loan to the credit union for $5,000 or more. We also asked that if you receive a paper statement from us that is over 5 pages long, that you would consider signing up for e-statements. We want to thank the several members that did sign up for it. You can sign up anytime. We do not send your statement electronically, instead, we put your statement on the home banking site and send you an e-notification that the statement is available. This way, there has to be a password entered in order to see your statement.

In August we issued almost 350 Back-to-School loans. We could call this a "You-Name-It" loan because everyone used the money for different reasons, Vacations, Home repair, Car repair, Back to School, etc…

Also in August, CNN did an article about loyal customers to banking institutions, they asked the Credit Union National Association to find members that have been members for 30 years or more. We responded with the information that we had several members who have been members for more than 50 years. They interviewed Tom Pruente who has been a member for 52 years. They actually interviewed several members from several different credit unions and Tom was the only credit union member (which makes us the only credit union) selected to be included in the article. An exerpt from the article says "I like that every time I call them I'm talking to a person and not talking to a voice on the phone. I can't say enough for how convenient and dependable they are". If you wish to read the entire article, use the information provided in the following link to be able to read it: http://money.cnn.com/galleries/2011/pf/1108/gallery.bank_customers_most_loyal

In September we introduced our longer hours on Thursdays. We now stay open until 7:00 every Thursday. Several of our members have stopped by to say how much they appreciate this service and we are pleased to be able to offer this to you.

In October we will have the first of the "Holiday Match" drawings and also will host our annual Cider & Donuts event in honor of Credit Union Day. We have several prizes for the Cider & Donut survey so be sure to watch out for that and turn it in.

I am looking forward to an exciting year end and for good things to happen to all of our members.

Phyllis White *October, 2011*

New Hours!!

Open until 7:00 pm every Thursday!

Monday	10:00 am to 5:00 pm
Tuesday	**11:00 am** to 5:00 pm
Wednesday	10:00 am to 5:00 pm
Thursday	10:00 am to **7:00 pm**
Friday	10:00 am to 5:00 pm

Trade in your Loan!

"TRADE IN YOUR PAYMENT"

Auto Loan Refinancing

RATES AS LOW AS

2.99% APR

Save money on interest

And get a **$50 Gas card**.

Federally Insured by NCUA

Holiday Closings – 2011

Columbus Day, October 10
Thanksgiving, November 24-25
Christmas, December 26
New Years, Jan 2

2011-2012 Board of Directors

Jim Jewell, President
Nick Nickolopoulos, Vice-President
David Pitts, Treasurer
Wendy Williams, Secretary
Colleen Cavanagh, Director
Kathy Charboneau, Director
Barbara Hawkins, Director
Amy McIntosh, Director
Robert Payne, Director

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