

New Hours are here!!

Spread the word!

Beginning September 1st

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



Holiday Match

Drawing

Will you 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! The account must have had consistent deposits to the S009 or S006 account to qualify for the match.

INTERNATIONAL CREDIT UNION WEEK COMING IN OCTOBER

Membership Drive Oct. 17th through Oct. 21st

The week of October 17th marks International Credit Union Week. Credit Unions around the world will be celebrating; and so will we! Did you know there are over 177 million credit union members worldwide? Each one is touched by the “people helping people” philosophy on which all credit unions are founded.

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!

MEMBER APPRECIATION DAY ON TUESDAY, OCT. 18TH

To show our appreciation to you, our valued member, 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!**

Trade in your 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

Save money on interest
And get a **\$50 Gas card.**



Federally Insured by NCUA

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

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 second week we usually only have five or six people in line. There is no limit this time so we will NOT run out before we get to you.



A Word from the CEO

If you have read the rest of this newsletter, I am sure that you spotted the announcement about longer hours on Thursdays.

Many years ago we were open longer hours on Fridays; we opened two hours early in an attempt to help the midnight shift. However, we did not get enough interest and after a year, we gave it up. We are hopeful that staying open longer on Thursdays will enable our members to access the credit union before or after their normal work hours. We will also have a loan officer available to assist you.

Our Board of Directors has decided to implement the longer hours on Thursdays in an effort to assist those members that work different shifts. At a time when we are cutting expenses and trying to increase income, this move does not make economic sense but it makes great sense when considering the benefits that this new service will provide to our members. As always, if you are paying interest to another financial institution, please bring that loan to us because we use that same interest paid to fund services like this for you. Does the other financial institution give you anything back for the interest that you pay?

Staying open longer hours on Thursdays is not an attempt to make up for opening late on Tuesdays. We have chosen to invest in educational programs for our associates and we use that hour on Tuesday for that. We also use the two "oddball" days a year that we close, President's Day and Columbus Day, as Staff Development days. (Columbus Day is October 10th this year so be sure to mark your calendar that we will be closed).

We are hopeful that you are finding out new and exciting things about the credit union that you own and that you are proud to be a member of St. Joseph Mercy Hospital Pontiac Federal Credit Union.

JINGLE, JINGLE Can you use extra money in your pocket for the Holidays?

Of all the things that we are looking forward to around here, the Holiday Match is the one that I am most excited about at the moment. I am counting the days until the first of the two winners is announced.

On October 1st we will draw one lucky member's name from a bucket that includes all of our Christmas Club Accounts (S-009) that qualify for entry into the Holiday Match drawing. We will MATCH whatever funds qualify for the Holiday Match in the winner's account as of September 30, 2011 up to \$1,000!

On November 1st we will have another drawing that will include all of the Holiday Helper Savings Accounts (S-006) that qualify to win the Holiday Match. We will MATCH whatever funds qualify for the Holiday Match in the winner's account as of October 31, 2011 up to \$1,000!

Upon reviewing the accounts I see that some of you will qualify to be in both drawings!

Please note - If you have an account that you use as a Christmas account that qualifies to be entered into the drawing, please let us know and we will make sure that it is entered. We will also change the share ID over to the correct share ID so that it will be coded properly in the future. You must let us know by September 16, 2011 if you have a different share ID that you consider to be a Christmas Club and would like it entered into the drawing.

The Holiday Match applies to funds that were deposited on a regular basis (either bi-weekly or monthly) into the Christmas Club or the Holiday Helper Savings Account this year. One time or last minute additions to the account will not be matched.

GOOD LUCK!

Phyllis White September 2011

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

Holiday Closings – 2011
Columbus Day, October 10
Thanksgiving, November 24-25
Christmas, December 26