

A Note from the CEO

As we prepared for the Annual Meeting, we realized that many of our members have qualified for "Grand Slam" member status which is very exciting to us. We are pleased that so many of you have utilized the services that being a member entitles you to. We love the concept of being able to pay more in dividends and giving a discount on loans to our members that use our services.

The *e-Vantage* program has been well received, especially *e-statements* and *e-alerts*. *e-alerts* are defined by you and will alert you any time your account meets the pre-defined criteria. We have had several appreciative comments about this service. *e-notifications* are scheduled to start soon. Many members have expressed an interest in being notified immediately if there is an issue.

UNDER CONSTRUCTION

Our website will take on a new look soon and we wanted to give you advance notice of it since it looks SO different than what you have seen for the past several years. Be on the lookout for this. We are sure that you will be pleasantly surprised!

I would like to take this opportunity to welcome Amy McIntosh and Robert Payne to the Board of Directors. They bring with them a wealth of knowledge that will help the credit union accomplish its goal of providing the financial services that our members want and need in a dedicated and professional manner.

Phyllis White



In the market for a new or used vehicle, have a loan on your current mode of transportation? Roll on in to the credit union to check out our great rates!

Grand Slam members enjoy a 0.50% reduction in our already low rates!

We Love Our Community!



With your help, we raised and donated \$3,976.25 in 2010 for local charitable organizations including Hearts of Gold, Cystic Fibrosis, and Gleaners Food Bank of Oakland County. Thank You for all Your Help!

Accel *Members Financial Counseling* – a financial education and counseling program designed exclusively for credit unions.

www.accelservices.org

1-877-33ACCEL



As a valued credit union member and as a benefit of your credit union, you have **free** access to Accel, a comprehensive financial counseling and education program.

Accel offers **free**, immediate and confidential financial counseling by phone without an appointment six days-a-week.

Your counselor will thoroughly assess your household income and expenses, find places for you to save, and develop a customized budget and action plan for achieving your financial goals.

Accel is committed to serving you!

"Thank you Accel for assisting me in setting up a budget I can live with and for all the good suggestions for increasing my income. My counselor, Cynthia, was pleasantly helpful, understood my situation and was very professional. Your organization is a wonderful benefit of belonging to my credit union."
Sincerely, L.T., A grateful SJMH member.

54th ANNUAL MEETING ELECTION RESULTS

Colleen Cavanagh – Re-elected
Amy McIntosh – Newly elected
Robert Payne – Newly elected

Current Board Members as of March, 2011

Jim Jewell, President
Nick Nickolopoulos, Vice President
Kathy Charboneau
Barbara Hawkins
David Pitts
Wendi Williams

We wish to express **MANY THANKS** to all those who participated, either by accepting the nomination to run for the board, serving donuts, voting, or by being there to assist in any way needed. Our credit union would not be the great place that it is without you!

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.

YOUR CONVENIENCE is Our Priority...

Check Out The Great Benefits of our FREE Checking Account.

- No Per Check-Fees/ No Monthly Service Charges
- Earn Dividends
- \$200 Overdraft Line of Protection for those who qualify



IT PAYS TO BELONG!

E-Statements – Allows you to safely view your statements online and at your convenience. Accessible on CU@HOME.

Direct Deposit/Payroll Deduction - Electronically depositing your net paycheck, pension or government payment offers fast, safe access to your money! Payroll Deduction lets you choose a portion. This is a great way to establish a “NO EXCUSES” savings plan. To sign up with your employer you only need your member number followed by 000 for savings and 003 for checking. Our Routing Number is 272483882.

VISA® Debit Card – The perfect complement to your SJMHFCU FREE Checking account. The VISA® Debit Card allows you to make purchases wherever VISA® is accepted. Just Sign and go! Plus access your account at thousands of ATMs!


Overdraft Protection Line of Credit – A line of credit attached to your checking account for that occasional error that we all make. Call the Credit Union for details (Overdraft Protection requires a credit application.)

24/7 Home Banking – Manages your credit union accounts from any internet connected computer, 24 hours a day – Check Balances, Make Payments on CU loans, Transfer Money between CU Accounts, Check Account History.

See a SJMHFCU Member Services Representative for initial set up.

24/7 Audio Response (ATTS) – No access to a computer? No problem. You can have full access to your credit union accounts anytime from a touch-tone phone. Once you assign a password, you can access Audio Response by calling **(877) 442-5917**.

★ Grand Slam Member – Earn an additional half percent dividend on checking and a half percent reduction for new loans (Holiday Helper, Back to School and Visa excluded) by becoming a Grand Slam Member – see a friendly Member Services Rep for full details.

Sprint  *It Pays to Move to Sprint and to be a Credit Union Member. For a limited time, switch to Sprint and receive a service credit for each newly activated line of service. Get it on the Now Network. Save with discounts for members of all Credit Unions.*

Save 10%

for new activations.

Up to a \$36 value. Requires a new two-year Agreement

Request your service credit

Visit www.sprint.com/switchtosprint within 72 hours of port-in activation to request your service credit. You'll need the following information to complete your request:

Mobile Number _____

Previous Wireless Carrier _____

Register only one number for all ports under the same account. Your credit will apply to all eligible numbers switched to Sprint. The credits will be applied to the first or second invoice following the 61st day after the eligible port-in activation. You can check on the status of the request at www.sprint.com/switchtosprint.

Our thanks for choosing Sprint

Get a service credit for each line you bring to Sprint.

- \$125 per line for each smartphone
 - \$50 per line for feature phones
- With multiple lines, these can really add up!

All lines must be ported from an active wireless line at another carrier and remain active 61 days to receive full service credit. Requires a new two-year Agreement.

Offer ends 4/16/2011

Ask for the “Sprint Credit Union Program” and mention the Corp ID code NACUC_ZZM. Your Credit Union checkbook, ATM card or statement demonstrates proof of membership