

What's Inside:

Earn Rewards
With Holiday
Shopping

Gift Cards
Fit Everyone

Holiday
Charity
Drives

Happy
Holidays!



November
2009



Scott Credit Union REPORTER

Your Bi-Monthly Guide to Scott Credit Union News, Information & Events

Need Holiday Cash?

Are you making a large purchase or several smaller purchases this holiday season and you'd like to pay for them over the next year? At Scott Credit Union you can get the spending money you need at a low rate with a holiday loan.

You can borrow up to \$2,000 and pay it back over up to 12 months with financing as low as 8.90%* Annual Percentage Rate.

SCU is offering these short-term loans now through Jan. 31, 2010 so hurry in to any SCU location today to apply for a holiday loan.

**Actual rate may be different based on your credit history.*



Finance Your Vehicle Affordably Through SCU

If you are thinking of buying a new or used vehicle, now is the time to take advantage of very affordable finance rates at Scott Credit Union.

4.29% APR*
up to 63 months

We offer rates as low as 4.29%* APR for up to 63 months when purchasing a vehicle. To help make your purchase fast and easy, SCU offers fast approval, flexible terms and 100% financing for qualified buyers.

For more information about our affordable auto loans, visit www.scu.org or tell your automotive dealership you want to finance through Scott Credit Union.

**APR= Annual Percentage Rate. Rate shown is valid as of October 23, 2009. Rates are subject to change and are based on the term of the loan, model year of the vehicle, as well as your credit history. Loan example: The monthly payment on a \$10,000 loan at 4.29% APR for 63 months would be \$177.55. Maximum term on secured loans is dependent upon the age of the security and mileage on the collateral. Some restrictions may apply.*



Holiday Schedule

Scott Credit Union will be closed in observance of the following legal holidays:
Wednesday, November 11, 2009, Veterans Day • Thursday, November 26, 2009, Thanksgiving Day
Friday, December 25, 2009, Christmas Day • Friday, January 1, 2010, New Year's Day

Scott Credit Union Locations & Hours

Location and hours for the following offices are:

EAST BELLEVILLE

648 Carlyle Avenue, Belleville, IL 62221-6292

FAIRVIEW HEIGHTS

555 Lincoln Highway, Fairview Heights, IL 62208-2111

COLLINSVILLE

1100 Belt Line Road, Collinsville, IL 62234-4367

O'FALLON

712 W. Highway 50, O'Fallon, IL 62269-1920

EDWARDSVILLE

1067 S. State Route 157, Edwardsville, IL 62025-3657

WATERLOO

1019 N. Illinois Route 3, Waterloo, IL 62298-3288

WEST BELLEVILLE

4807 West Main Street, Belleville, IL 62226-4722

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 6 p.m.
Wed. - 10 a.m. to 6 p.m. • Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Thurs. - 8 a.m. to 6 p.m.
Fri. - 8 a.m. to 7 p.m. • Sat. - 8 a.m. to 1 p.m.

Location and hours for the following offices are:

HIGHLAND

12455 State Route 143, Highland, IL 62249-1071

MASCOUTAH

1248 West Main Street, Mascoutah, IL 62258-1060

TROY

501 Edwardsville Road, Troy, IL 62294-1353

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 6 p.m.
Wed. - 10 a.m. to 6 p.m. • Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Fri. - 8 a.m. to 6 p.m. • Sat. - 8 a.m. to 1 p.m.

SCOTT AFB

Access to this office is restricted to authorized personnel.
302 W. Winters Street, Scott AFB, IL 62225-1602

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 5 p.m.
Wed. - 10 a.m. to 5 p.m. • Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Thurs. - 8 a.m. to 6 p.m.
Fri. - 8 a.m. to 6 p.m. • Sat. - 8 a.m. to 1 p.m.

CAHOKIA

3413 Mississippi Avenue, Cahokia, IL 62206-1044

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 5 p.m.
Wed. - 10 a.m. to 5 p.m. • Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Fri. - 8 a.m. to 6 p.m. • Sat. - 8 a.m. to 1 p.m.

CASEYVILLE

2134 S. Morrison Avenue, Caseyville, IL 62232-2612

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 5 p.m.
Wed. - 10 a.m. to 5 p.m.

Drive Up Hours:

Mon. - Fri. - 8:30 a.m. to 5 p.m.

MILLSTADT MEMBER ZONE

548 E. Washington, Ste. 2, Millstadt, IL 62260-1287

Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 6 p.m.
Wed. - 10 a.m. to 6 p.m. • Sat. - 9 a.m. to 1 p.m.

Member Service Center

(618) 345-1000 • 1-800-888-4SCU (4728)

Mon., Tues., Thurs., Fri. - 9 a.m. to 6 p.m.
Wed. - 10 a.m. to 6 p.m. • Sat. - 9 a.m. to 1 p.m.

MEMBERLINK 24-HOUR ACCOUNT INFORMATION LINE

(618) 346-LINK (5465) • 1-800-MEM-LINK (636-5465)

INTERNET WEB SITE

www.scu.org • featuring SCU Online

MORTGAGE DEPARTMENT

(618) 632-1111 • Mon. - Fri. 8:30 a.m. to 5:30 p.m.

Scott Credit Union is an Equal Opportunity Employer.

We Want Your Opinion

All members are welcome to use the suggestion boxes located in the lobby of each SCU office or the Quality Assurance Hotline at (618) 345-1111. Or you can email us at memberservice@scu.org. If you wish to send comments directly to the Board of Directors, please write to: Scott Credit Union Supervisory Committee, P.O. Box 723, Belleville, IL 62222. We ask that you try to resolve any service problems with SCU management first. Thank you for your input.

Earn Rewards With A Platinum Preferred Credit Card For Holiday Shopping

Holiday shopping seems to be on everyone's mind this time of year. And when you are thinking about shopping, you should consider using Scott Credit Union's VISA Platinum Preferred credit card to earn rewards while you shop.

Our card features a competitive rate and a 25-day grace period. In addition, you can earn points toward our rewards program with every purchase. Our Visa Platinum Preferred account reward points can be used to order name-brand merchandise or make travel purchases.

In addition to the rewards program, you can enjoy additional benefits with our Visa Platinum Preferred credit

card. Account holders receive \$1 million of travel accident insurance at no additional cost and 24-hour concierge customer service by phone 24 hours a day for account maintenance, point redemption and travel arrangements. Other benefits include Purchase Security and Extended Protection plans as well as cash advances at specific ATMs.

Consider transferring any outstanding balances on other credit cards to the SCU Visa Platinum Preferred with no balance transfer fee, and start saving immediately on interest... just in time for holiday purchases.

Get these benefits with our Platinum Preferred Card:

- Up to \$20,000 credit limit
- NO annual fee
- Earn rewards points redeemable for great merchandise & travel expenses
- \$1 million travel & accident insurance
- Exclusive concierge services
- Purchase security
- Warranty manager
- 24/7 customer service



Dividend Update

The following dividend rates were declared by the SCU Board of Directors:

| | September | October |
|------------------------------------|------------|------------|
| Regular & IRA Shares \$100 & Over | 1.00% APY* | 1.00% APY* |
| Minor Shares Up to \$1,000 | 2.00% APY* | 2.00% APY* |
| Holiday Club Accounts \$100 & Over | 1.00% APY* | 1.00% APY* |

For all of our current rates, visit www.scu.org. *APY= Annual Percentage Yield. Dividend earned daily and paid monthly. Minor Share accounts earn the same APY as regular shares on balances over \$1,000. Contact SCU for more information on dividend rates.

2009 Holiday Charity Drive

Scott Credit Union members are always looking for charitable causes during the holidays and we like to help out. Each of our locations will be offering an opportunity for members to donate to a local charity during the holiday season.

Each location will choose a charity based on local community need. Contributions to the chosen charities will be accepted at each location beginning in mid-November.

This year's holiday charities are:

Cahokia - *Angel Tree (DCFS)*

Caseyville - *Call For Help*

Collinsville - *Angel Tree (DCFS)*

East Belleville - *Angel Tree (DCFS)*

Edwardsville - *EdGlen Food Pantry*

Fairview Heights - *Angel Tree (DCFS)*

Highland - *HACSM "Christmas Adopt A Family Program"*

Mascoutah - *Mascoutah Food Pantry*

Millstadt - *Millstadt Area Food Pantry*

O'Fallon - *O'Fallon Food Pantry*

Scott AFB - *1st Sergeants Council Warm Heart Fund*

Troy - *Ministries Unlimited Food Pantry*

Waterloo - *Angel Tree (DCFS)*

West Belleville - *Angel Tree (DCFS)*

You may call our Member Service Center at 800-888-4728 or 618-345-1000 for more information.

Planning For Your Retirement May Help Your Tax Bill

It's that time of year - time to think about opening or adding to your Individual Retirement Account (IRA). At Scott Credit Union, we make IRA planning and management easy for you with our on-line IRA Service Center.

Our on-line service center allows you to learn about IRAs in general, open an account that is appropriate for you and service your existing IRAs. It's as easy as logging on to www.scu.org to plan, manage and monitor your financial future.

At Scott Credit Union, we offer a wide range of IRA accounts including

Traditional, Roth and Education IRAs. Our on-line service center provides tools to help you choose the appropriate type of IRA for you.

To maximize your possible tax savings for 2009, you can contribute up to \$5,000 to a Traditional or Roth IRA. If you are 50 or older, you can contribute an additional \$1,000 utilizing the "catch-up" provision for Traditional or Roth IRAs. For IRA contributions to qualify on your 2009 tax return, you must make contributions on or before April 15, 2010. Be sure to consult your tax advisor.

"Make The Most Of Your Time" Recipes

We want to help fellow members make the most of their time by spending less of it in the kitchen!

Do you have a favorite recipe that is quick and easy to prepare? Send it in to us, and your recipe may be featured in a future issue of the Scott Credit Union Reporter.

Please email recipes along with your name and hometown to cnorrenberns@scu.org, or mail to: **SCU Marketing, 1100 Belt Line Rd., Collinsville, IL 62234**



Have You Moved?

If you've moved recently, please send us your new address. That way, you can be sure to receive all account information in a timely manner. Plus, don't forget the kids! If your children have accounts here, we need to update your address on their accounts when you move, too.

Be aware that, given the nature of this financial information, your statements and other account information will not be automatically forwarded to you when you complete your change of address requests at the post office. **You must contact Scott Credit Union directly to insure that all of your financial information is sent to the appropriate address.** Thank you for your cooperation.

VISA Gift Cards Are Easy, Safe Holiday Gift Idea

Are you looking for a gift that fits everyone with no shopping hassles? Consider giving a Scott Credit Union VISA Gift Card!

Our gift cards can be for any amount you choose and are accepted anywhere VISA is accepted. Our cards feature holiday designs appropriate for anyone on your shopping list this season.

Since VISA Gift Cards are safer than cash, you can feel secure tucking them in holiday cards and sending them by mail. You can even save on mailing costs by not having to send large boxes of heavy gifts.

You can purchase gift cards at most Scott Credit Union locations for the denomination you choose plus a \$2 fee.



Check off several people or everyone on your list with this easy, convenient solution this holiday season! (Gift Cards not available at Millstadt location.)

