



Reporter

SCOTT CREDIT UNION

GROUNDBREAKING KICKS OFF CONSTRUCTION OF WEST BELLEVILLE OFFICE



From left to right – Harvey Wolf, Wolf Construction; Mark Eckert – Mayor of Belleville; Nora Aguilar, designated branch manager for new office; Frank Padak, SCU President and CEO; Betty Renth, SCU Chairman of the Board; Darrell Abernathy, Kuhlman Design Group; Rosie Altman, SCU Board Member.

Scott Credit Union President and CEO Frank Padak, with Belleville Mayor Mark Eckert, led a formal groundbreaking ceremony on the 30th of May initiating construction of the credit union's West Belleville Office. The facility will be located at 4807 West Main Street in Belleville and will use the latest technologies to provide fast, convenient service to Scott Credit Union members in the Belleville area. The building will feature three drive up lanes, an ATM and a state-of-the-art lobby.

Representatives from the Greater Belleville Chamber of Commerce and Belleville City Clerk Linda Fields, as well as Scott Credit Union Chairman Betty Renth and Board member Rosie Altman, attended the groundbreaking ceremony. Nora Aguilar, the designated Branch Manager for the West Belleville Office, was also present.

"Belleville has always been a very important part of Scott Credit Union and this new facility reinforces our commitment to the community of Belleville," said Padak. "We are very proud to be

a part of this community and very excited not only about our future in Belleville but in Belleville's future as well. Belleville has many new exciting developments that bode well for its future and we are excited to be a part of this community's continued success."

The West Belleville facility will be the tenth Scott Credit Union office and the second office in Belleville. The expansion is in response to the high demand for services at the credit union's existing Belleville office located on Carlyle Avenue. A Grand Opening celebration will be held when the new office opens later in 2006.

WHAT'S INSIDE

- *New SCU Credit Card Offers Rewards*
- *GAP Insurance Provides Financial Security*
- *Scott Credit Union Introduces Business Services*

VISA PLATINUM PREFERRED — GREAT REWARDS ON YOUR CREDIT CARD PURCHASES

You pay your credit card bill. But, wouldn't you like a credit card that pays you?! With Scott Credit Union's new VISA Platinum Preferred credit card, you will receive MORE than superior credit card service. You earn rewards!

The VISA Platinum Preferred card offers up to a \$10,000 credit limit, low interest rates, \$1 million in travel and accident insurance, exclusive concierge services, no cash advance fee, purchase security, warranty manager, 24/7 customer serv-



ice, NO annual fee, and a low competitive rate. As if this is not enough, cardholders are automatically enrolled in the VISA Score Card Program and can earn Bonus Points that may be redeemed for merchandise and travel rewards, such as airline and cruise tickets. There are three ways for cardholders to accumulate Bonus Points:

- Earn one Bonus Point for each dollar spent using a Platinum Preferred credit card.
- Earn 2,000 Bonus Points immediately upon opening an account.
- Earn additional Bonus Points by transferring non-SCU credit card balances to the Platinum Preferred card.

So, why just pay your credit card balance? Why not apply today for your Scott Credit Union VISA Platinum Preferred card?

To request an application, simply call our Member Service Center at 618-345-1000 or 1-800-888-4SCU (4728) or apply at our Loan Zone on www.scu.org.

AVOIDING THE COST OF COLLATERAL PROTECTION INSURANCE

As the lien holder on your vehicle and many others, we depend on comprehensive and collision insurance to protect our credit union from uninsured loss. The terms of your loan contract require this coverage for the life of the loan. Still, members sometimes allow their coverage to lapse.

When this happens, a collateral insurance policy is placed on the member's loan with the cost added to the monthly payments. Collateral protection insurance protects the credit union, but

does not cover the borrower and is no substitute for traditional insurance.

You can avoid the added cost of collateral protection insurance by keeping your insurance policy up to date. Should you receive a notice from our insurance department asking for proof of insurance, we encourage you to respond quickly to avoid any inconvenience. For questions on collateral protection, contact our Member Service Center at 618-345-1000 or 800-888-4728.

GAP INSURANCE PROVIDES BRIDGE TO FINANCIAL SECURITY

You love your new car, but a danger to your financial well-being is lurking in that new car smell and quiet purr of the engine. Within the first few years of ownership, a new vehicle will typically depreciate faster than the loan balance. In the event a new car is stolen or declared a total loss in an accident, a significant gap can exist between the insurance payout and the balance of the vehicle loan.

To protect our members from this unexpected and substantial out-of-pocket expense, Scott Credit Union now offers GAP (guaranteed auto protection) Insurance.

GAP Insurance can save you thousands of dollars by paying the difference between your

automobile's depreciated value and the amount of your outstanding loan balance.

If you are considering purchasing a new vehicle or have financed a new vehicle with Scott Credit Union since June 15, 2005, ask about GAP Insurance protection. This additional security requires no additional upfront cost because the premium can be conveniently incorporated into your monthly payment.

For more information about how to enroll in Scott Credit Union's GAP Insurance program, contact our Member Service Center at 618-345-1000 or 800-888-4SCU(4728).

DON'T GET HOOKED BY PHISHING SCHEMES



It's summertime and many con artists are going phishing for information about you! The term "phishing" is actually jargon for "password harvesting" through emails or instant messaging to secure your private financial information and passwords.

Often these emails, which appear as legitimate communications from a bank, credit company or other business, direct you to another website for you to "update" your personal account information, social security number or credit card numbers. The information provided to the website can be used by thieves to steal your identity and money.

With this in mind, we would like you to be aware of Scott Credit Union's procedure for contacting members about account information. It is as follows:

- First, we will try to contact you by telephone.
- Second, by mail on Scott Credit Union letterhead.
- And, finally, by e-mail (provided we have a good e-mail address).

Please keep in mind that we will not ask you for your account number or PIN when we contact you. If you feel a need to authenticate the contact, you can call our Member Service Center at 618-345-1000 or 800-888-4728.

SCOTT CREDIT UNION INTRODUCES BUSINESS SERVICES

Scott Credit Union is proud to introduce a series of products to help local businesses develop and expand their operations. From our new Business Share Account to the Premier Plus Business Checking Account, business owners can enjoy the exceptional service our individual members have come to expect!

Business owners can also access their accounts through our state-of-the-art Internet Money Management System (IMMS) and Bill Paying System which will help streamline their business operations. By using Scott Credit Union's IMMS, business owners can perform complete and secure financial management transactions, such as account maintenance, funds transfers and electronic bill paying, from the convenience and comfort of their office.

You can also protect yourself from this identity theft scam by following these useful tips:

- If you get an e-mail that warns you, with little or no notice, that an account of yours will be closed unless you confirm your billing information, do not reply or click on the link in the e-mail. Instead, contact the company cited in the e-mail using a telephone number or website address you know to be genuine.
- Avoid e-mailing personal and financial information. Before submitting financial information through a web site, look for the "padlock" icon on the browser's status bar. It signals that your information is secure during transmission.
- Review credit card and account statements as soon as you receive them to determine whether there are any unauthorized charges.

Be sure to report suspicious activity to the Federal Trade Commission (FTC). If you believe you've been scammed, file your complaint at www.ftc.gov, and then visit the FTC's Identity Theft website at www.ftc.gov/idtheft to learn how to minimize your risk of damage from identity theft. You can also contact the Social Security Administration at 1-800-269-0271 or Scott Credit Union for assistance.



Whether managing business receipts, or planning for future expansion, Scott Credit Union offers great savings and financing products for area businesses. For instance, our share certificates offer competitive rates and a variety of terms to suit the needs and goals of progressive entrepreneurs. Or, if your business is ready to grow now, talk to us about financing opportunities for your company.

For savings or checking services, please visit your local Scott Credit Union location or call our Member Service Center at 618-345-1000 or 800-888-4SCU(4728) for more information.

To inquire about a loan for your business, please call Ted Longust at 618-406-6814.



DISCOVER GREAT RATES AND EXCEPTIONAL MORTGAGE SERVICES

Today's real estate market is a buyers' market so NOW is the time to purchase your dream home! Our full service Mortgage Department can help make your dream home a reality. We offer:

- Competitive low rates
- Low closing costs
- Closings in 30 days or less!
- A full-service mortgage department with over 30 years of mortgage experience

With nine locations, a Scott Credit Union facility will be conveniently located near your perfect home! So, stop in at your nearest branch office or call a friendly, knowledgeable Scott Credit Union Mortgage Representative at 618-632-1111 or 800-632-2345 today!



THIS MONTH'S IMMS TIP

Our Internet Money Management System – IMMS – offers you a convenient and secure way to manage your financial resources whether from the comfort of your own home or while traveling anywhere in the world!

This month's IMMS Tip --

- When searching for a payee, it is suggested to type only a partial name. For example: "Ameren" instead of "Ameren IP". This will show a list of possible matches to your search word, such as Ameren, Ameren IP, and Ameren UE.

You can see a complete list of your payees by clicking on "Payees".

To register and learn how to use the IMMS, visit www.scu.org. Discover how easy e-finance can be!

SCOTT CREDIT UNION LOCATIONS & HOURS

Location and hours for the following offices are:

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

EDWARDSVILLE

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

O'FALLON

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

WATERLOO

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

HIGHLAND

12455 State Route 143, Highland, IL 62249-1071

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:

SCOTT AFB

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 7 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.

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 Internet Money Management System (IMMS)

MORTGAGE DEPARTMENT

(618) 632-1111

1-877-632-2345

Mon. – Fri. – 8:30 a.m. to 5:00 p.m.

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IMPORTANT NUMBERS

Consumer Loan Information

(618) 345-1000
1-800-888-4728

Mortgage Department

(618) 632-1111
1-877-632-2345

Account Information

(618) 346-LINK
1-800-MEM-LINK

Internet Access

www.scu.org



Helping You Make The Most Of Your Money.

1100 Belt Line Road
Collinsville, IL 62234

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NEWS BRIEFS

Dividend Update

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

Regular and IRA Shares

	June	July
\$100 & Over	1.00% APY*	1.00% APY*

Share Drafts

\$1,000 & Over	0.50% APY*	0.50% APY*
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Holiday Club Accounts

\$100 & Over	1.00% APY*	1.00% APY*
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* APY = Annual Percentage Yield. Dividend earned daily and paid monthly.
Contact SCU for more information on dividend rates.

Holiday Schedule

Scott Credit Union will be closed in observance of the following legal holidays:

Monday, September 4 *Labor Day*

2005 Annual Report Now Available



The Scott Credit Union 2005 Annual Report is now available at all nine branch offices and on-line at www.scu.org. You may pick up a copy during normal business hours or request a copy be mailed to you by calling our Marketing Department at 618-345-1111.

Password Protect Your SCU Savings and Checking Accounts

Did you know you could add a password to your accounts? Ask a Member Service Representative for more information.

Financial Readiness at Scott AFB

Scott Credit Union will be providing courses on managing your finances at the Scott AFB Family Support Center. There will be one class per month on topics ranging from budgeting to investing. The seminars are free for all Scott AFB active duty, reserve and retired military and their families, as well as civilian employees of Scott AFB and their family members. To sign up for a course or for more information contact the Scott AFB Family Support Center at 618-256-8668.

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 service@scu.org.

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. Thank you for your cooperation.

