

The WIRE

Fall | 2011

Connecting Members of
St. Paul Federal Credit Union

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International Credit Union Day



Celebrate International Credit Union Day At St. Paul Federal Credit Union

Date: October 20, 2011
Time: 9:00am - 4:00pm

Location: St. Paul Federal Credit Union
Conway Office
1330 Conway Street
Saint Paul, MN 55106

WIN



ME!

Credit Unions Build a Better World

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference. Stop in for free refreshments and last chance to register for the dollhouse. Visit us at St. Paul Federal Credit Union and celebrate with your fellow member owners!

Last Chance to Register!

To celebrate our new online mortgage center, we are giving away a dollhouse. To enter this drawing, come to our office and fill out a registration form for a chance to win a beautifully crafted dollhouse! The winner of the dollhouse will be drawn on October 20, 2011, International Credit Union Day.

mBank Free Mobile Banking

For the member on the go, check your balances, make transfers, or even view transaction history from anywhere you get a signal on your mobile device. St. Paul Federal offers both text based and browser based mobile banking and best of all it's Free for members!

When you visit www.stpaulfcu.org from your web enabled mobile device you will automatically be redirected to our mobile site, the micro version of the "full" site, saving you precious loading time. The mobile site will feature a quick link to login to your mobile banking account, current credit union news, and other useful information and link. For more information check with a member service representative.



You &

St. Paul Federal
CREDIT UNION



Theresa Malone
President/CEO

CEO/Presidents Report

*St. Paul Federal Credit Union...
our Core Values*

- Personalized Service •Trust
- Commitment

No matter the economic climate, we continue to focus on our core values of personalized service, trust and commitment. What does that mean for you, our member?

While we believe we offer great solutions for many of our credit union members, it is our responsibility to listen to the needs of our shareholders, which is you, our members; and offer the right products and services that meet your needs, both today and tomorrow. **Personalized Service** includes understanding that your financial needs will change throughout your life, and being able to proactively customize our products and services that align with your life changes and ultimately help improve your financial lives. Our employees take a genuine interest and great pride in ensuring that your financial needs are well taken care of.

The crisis of our country's economic system is not entirely over. Recognizing the financial difficulties that some of our members may have experienced over the past few years during this tough economy is evident. We have

helped many members during this time. They come to us because of their **Trust** in us and the cooperative way we do business brings a feeling of security to their lives during these trying times. Our members also trust that we will continue to look to offer alternatives and solutions that save money, save time and avoid problems.

How can we demonstrate our **Commitment** to enhancing and improving your financial lives? Some of the ways that we have made a personal commitment to serving you include the following:

- Be knowledgeable in all aspects of our job, and continue to grow and learn.
- Through personally using credit union products and services.
- Become resourceful through credit union policies, procedures, training and other provided information to serve our members well.
- Be knowledgeable of Credit Union promotions and marketing efforts.

We value the relationship we have with you, our members. We look to continually build on our relationship with you by providing personalized member service and quality products and services. We thank you for your continued trust in us and are very committed to serving your financial needs, both today and tomorrow.

Finest Regards,

Theresa Malone

Get Answers to Your 401k Questions

Are you taking advantage of saving to your 401k? Understanding how your 401k plan works and the benefits it can bring is one of the most important steps to successfully planning for retirement.

If you have questions about saving for your future, appropriate investment allocations, and the general "ins and outs" associated with your company's plan, we encourage you to schedule an appointment with Chris Reisdorf, financial advisor located at St. Paul Federal Credit Union.

Chris can help explain some of the advantages of 401k plans including:

- Tax-deferred growth
- Compounding
- Reduction in taxable income
- Potential matching contributions

Of course, your 401k plan is only one of the integral pieces you need to think about for retirement. Learn what else you need to be planning for and how all of the different pieces work together.

Call 651-735-5400 or 800-987-7412 to schedule a FREE investment or retirement consultation today.



Chris Reisdorf
Financial Advisor



Located at:
St. Paul Federal
Credit Union

Investment Centers of America, Inc. (ICA) member FINRA, SIPC and a Registered Investment Advisor, is not affiliated with St. Paul Federal Credit Union. Securities, advisory services and insurance products offered through ICA and affiliated insurance agencies are **not insured by the NCUA or any other federal government agency • not a deposit or other obligation of, or guaranteed by any credit union or their affiliates • subject to risks including the possible loss of principle amount invested. ICA does not provide any tax or legal advice.**

Love the car, hate the payment?



We guarantee that we will either lower your payment or lower your rate or we will pay you \$100. Bring your vehicle loan back to St. Paul Federal Credit Union! You are a valued member and we want you to benefit from this great offer. Re-financing your vehicle loan is quick, easy and could save you a lot of money each month which could add up to hundreds of dollars over the life of your loan.

It's so easy! To take advantage of this great offer, stop in our office or call our loan department at 651-772-8744 ext. 786.

*APR is Annual Percentage Rate. The Base Annual Percentage Rate is the advertised rate and can vary based on credit-worthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Financing up to retail value of the auto is available. Rates are subject to change without notice. Payment Example: Estimated monthly payment per \$10,000 borrowed at 3.99% APR for 60 months is \$188.68. Auto loans currently financed through the credit union cannot be refinanced with this offer.

Visa Rewards

Great Travel & Merchandise Rewards!

Did you know that you can earn Bonus Points for every qualifying net dollar you spend? You can then turn your purchases into amazing, travel, or merchandise rewards! We have unbelievable vacation getaways, top name brand items, and valuable services. You'll have the latest and greatest rewards to choose from. So, go ahead, login at www.scorecardrewards.com, have fun searching the rewards, and be sure to visit often.

Mark Your Calendar

Double your points on the holidays listed below.

Promotion Date	Promotion Description
Thanksgiving Week	2x points for gas
Christmas Week	2x points for groceries
Valentine's Day Week	2x points for jewelry/flowers
Mothers Day Week	2x points for jewelry/flowers
Memorial Day Weekend	2x points for jewelry/flowers

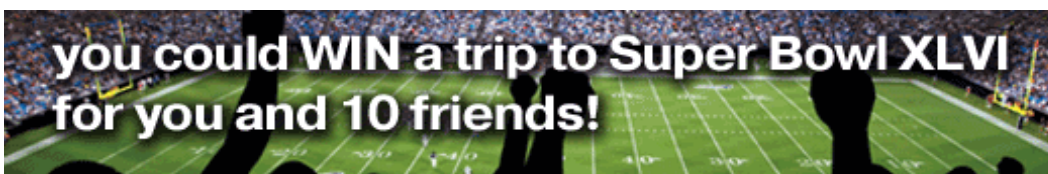
A Million & More Sweepstakes



Entries for, "A Million & More Sweepstakes," are automatic when you use your ScoreCard Rewards card for qualifying purchases from **October 1 - December 31, 2011**. Earn an additional entry when that purchase is made through an online or In-store ScoreMore retailer.

Exciting Prizes!

- Grand Prize (1): Choice of 1,000,001 Bonus Points OR a 3 day/2 night stay in Chicago with a Warehouse Dash and Grab for up to \$10,000 in merchandise.
- First Prize (1): 7 night Caribbean Cruise for two.
- Second Prize (1): 2 night San Francisco/Wine Country vacation package.



NFL Visa Promotion

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. Paul Federal 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. Whether you're looking to upgrade your TV, stocking up at the grocery store for you favorite team's tailgate, or heading to dinner at your neighborhood restaurant to watch a game with friends, when you use your Visa card, you're automatically entered for a chance to win!

The Grand Prize includes:

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

For more information, visit visa.com/NFL.

Safe Deposit Boxes

Protect what's valuable to you with a Safe Deposit Box. Our vault contains hundreds of Safe Deposit Boxes in four sizes to fit your needs. They are leased on a year-to-year basis, and once you have a box, you may renew it or upgrade to a larger size.

What should you put in a safe deposit box:

- Original copies of insurance policies, stock and bond certificates, titles and deeds, and other leases and contracts.
- Original certificates of marriage, birth, death, citizenship, education, and professional training.
- Rare coins and stamps, special jewelry, medals, negatives of irreplaceable photos, and other valuable collections.
- Original copies of wills.
- Living wills and power of attorney documents.
- Funeral and burial instructions.

**Free Safe Deposit Box
for 1 year when you open a
checking account!**

Offer ends 12/31/2011

Bring in the coupon and receive a safe deposit box free for 1 year when you open a checking account. Offer ends 12/31/2011 For more information check with a member service representative.

**We will waive 1 year of rent on a safe deposit box with a new checking relationship, effective 10/1/2011 - 12/31/2011*

7th Annual National Night Out Was a Success!

It was a night to celebrate community, safety and fun with assistance from the St. Paul Fire Department who brought their fire trucks, and the St. Paul Police Department. Delicious hotdogs, burgers, chips, and sno-cones, were served to everyone. The kids enjoyed playing on the bouncer, and playing with the balloon animals from the clown.

Two lucky winners were drawn to take a shot at the Cash Tornado. The first winner came out with \$100 and the other winner came out with \$17.



St. Paul Federal CREDIT UNION

Conway Office
1330 Conway St., Suite 200
Saint Paul, MN 55106

St. Paul Skyway
30 East Seventh St., Suite 270
Saint Paul, MN 55101

Hillcrest Branch
1622 White Bear Ave.
Saint Paul, MN 55106

Phone: 651-772-8744
Toll-free: 1-800-782-5767
Fax: 651-772-8787
www.stpaulfcu.org

HOURS

Lobby

Conway Office

Monday - Friday 8 a.m. - 5 p.m.

St. Paul Skyway

Monday - Friday 9 a.m. - 5 p.m.

Hillcrest Branch

Monday - Friday 9 a.m. - 5 p.m.

Drive-up (Conway Location Only)

Monday - Friday 8 a.m. — 6 p.m.

Saturday 9 a.m.— 12 p.m.

24-hour drive-up ATM

24-hour Call Center Access

HOLIDAY CLOSINGS - FALL/WINTER '11

Offices Closed:

November 11, 2011	Veterans Day
November 24, 2011	Thanksgiving Day
December 23, 2011	Christmas Eve Observance
December 26, 2011	Christmas Day Observance
January 2, 2012	New Year's Day Observance



Facing Foreclosure

Contact one of these resources for help.

Minnesota Home Ownership Center: 651-659-9336 or toll free 866-462-6466 www.hocmn.org

The Homeownership Preservation Foundation: 1-888-995-HOPE

Freddi Mac's Don't Borrow Trouble Minnesota: 612-312-2020 www.dontborrowtroublemn.org

Dakota County Community Development Agency: 651-675-4400

Twin Cities Habitat for Humanity: 612-331-4090 ext. 3

Homes and Communities - U.S. Department of Housing and Urban Development www.hud.gov

In the city of Saint Paul call 651-266-6266 for FREE counseling to learn the steps necessary to keep your home. Para español 651-292-0131