

School District 40 Employees Credit Union

3153 Avenue of the Cities • Moline, Illinois 61265 • (309) 797-3170 • www.sd40ecu.com • WINTER 2011

**AFTER
HOLIDAY
CAR LOAN
RATE
SALE!!!**



NEW & USED 2011 & 2012
AS LOW AS

2.00% APR UP TO 60
MONTHS

ESTIMATED PAYMENTS FOR

\$15,000.00 for 60 months @ 2.00% is \$262.91

\$20,000.00 for 60 months @ 2.00% is \$350.54

OFFER SUBJECT TO EXPIRE JANUARY 31, 2012

ANNUAL MEETING!!!!

**The 2012 SD 40 ECU ANNUAL
MEETING WILL BE
MONDAY, MARCH 5, 2012
NEW LOCATION!!!
JOHN DEERE MIDDLE
SCHOOL
2035 11TH STREET,
MOLINE, IL**



**AFTER HOLIDAY'S LOAN
SPECIAL
SIGNATURE LOAN
AS LOW AS
8.00% FOR 18
MONTHS. \$2500.00
MAXIMUM !**

IT'S BEEN EXTENDED!!! . . .

**HOME EQUITY LOAN SPECIAL
5 YEARS 3.79 % APR**

ESTIMATED PAYMENTS ARE

\$15,000.00 FOR 60 MONTHS @ 3.79% \$274.82

\$30,000.00 FOR 60 MONTHS @ 3.79% \$549.65

Need a longer term? Call the credit union for rates and availability.

THESE ARE ESTIMATES. TERMS, CONDITIONS, & FEES MAY VARY CONTACT THE CREDIT UNION FOR FURTHER INFORMATION. 80% LTV DOES APPLY.

**NEED A LAST MINUTE GIFT ANYTIME
DURING THE YEAR??**

SD 40 ECU HAS GIFT CARDS TO PURCHASE UP \$500.00. A \$1.50 SERVICE CHARGE DOES APPLY

DID YOU KNOW YOU CAN RECEIVE YOUR BANK STATEMENT VIA E-STATEMENT?? CONTACT THE CREDIT UNION FOR MORE IN-



**EQUAL HOUSING
LENDER**

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UPCOMING SPECIAL HOURS:

CU IS CLOSED

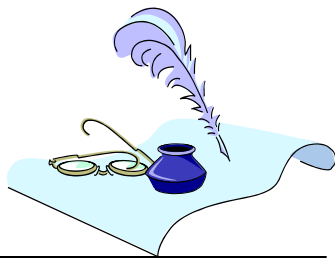
Monday, January 2, 2012
Monday, January 16, 2012
Monday, February 20, 2012

YEAR END TAX REMINDER

Please save your December 2011 statement it contains important tax information.

Scholarship Time

SD 40 ECU scholarship and the IL QC Chapter Credit Unions scholarship applications are available at the credit union. The deadline for both is February 29, 2012.



Effective



December 31.

2011

The credit union will no longer be ordering Savings Bonds. You will need to order them online at www.treasurydirect.gov.



THANK YOU!

Thank You to all of our members for all of the cards and treats.

VISA CREDIT CARD PROMOTION

Balance transfers are only 4.90% for six months. 11.40% fixed rate after 6 months.

- No annual fee.
- No over limit fee.
- No cash advance fee.
- No cost travel accident insurance.
- 25 day grace period
- Auto rental collision Damage Waiver.

! FRAUD PREVENTION REMINDER!

DO NOT give out any personal information unless you know to whom you are speaking.

DO NOT click on links sent in unsolicited emails.

ALWAYS keep anti-virus and anti-spyware up-to-date on your computer.

ALWAYS use a STRONG password.

You can always check your credit report at www.annualcreditreport.com