

## We've Moved!!!



### SLCU Brooklyn Crossing

3200 Northway Drive, Suite 380  
Brooklyn Center, MN 55429

We've got a new address and a new name for our Brooklyn Center office! Our Brooklyn Center office has become SLCU Brooklyn Crossing. It is located at 3200 Northway Drive, Suite 380 just off Hwy. 100 at Brooklyn Boulevard and Bass Lake Road in Brooklyn Center. (See the map below.)

SLCU's new location offers a drive up for your convenience. Pictured below is the new drive up which includes a drive up ATM.



Along with our move to SLCU Brooklyn Crossing, we have changed our hours. SLCU Brooklyn Crossing has drive up hours from 7:30 a.m. to 5:00 p.m. Monday through Friday and Saturday mornings from 9:00 a.m. to noon. Lobby hours are Monday through Friday from 8:30 a.m. to 4:00 p.m. Please note the time changes.

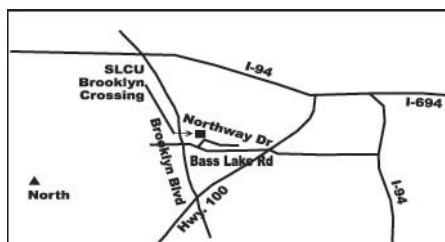
Pictured above right is a view of the front entrance to SLCU Brooklyn



Crossing. We invite you to stop in & check out our new home. A grand opening is planned for spring 2010.

In addition to the drive up, SLCU Brooklyn Crossing offers Safe Deposit Boxes for rent. We have a limited amount of boxes so if you are interested, please give us a call.

Our phone number has remained the same - 763-569-9977. We'll be happy to help you with all your financial needs. We're here for you at SLCU Brooklyn Crossing and all of our other convenient locations!



### Products & Services...

- Loans
  - Vehicle - New, Used, Boats & Recreational
  - Home Equity
  - Home Equity Line of Credit
  - 1st Mortgages - *HomeLoan Express*
  - Student
  - Line of Credit
  - Unsecured
  - Savings Secured
  - Business
- Checking
  - Free Checking
    - Value Checking
    - Select Checking
    - Classic Checking
    - Y.E.S. Club Checking
    - Advantage Checking
  - Business Economy Checking
  - Business Premium Checking
  - Overdraft Advance
- Convenience Products
  - Bill Pay
  - E-Statements
  - Internet Account Access
  - VISA Cards - Platinum & Classic
  - Instant Cash Debit Card
  - Instant Cash Business Debit Card
  - Instant Cash ATM Card
  - VISA Gift Cards
  - Rate Line: 1-800-797-8786
- Savings Accounts
  - Share
  - Daily
  - New Baby Club - Newborn to 1
  - Raisin' Cash Club - Age 1 through 9
  - Y.E.S. Club - Age 10 through 15
  - Advantage Accts. - Age 16 through 21
  - Classic Accounts - Age 55 & Over
  - Holiday Accounts
- Certificates of Deposit (CDs)
  - IRAs
  - CD Builder Program
- Other Products & Services
  - Financial Planning
  - Auto Buying Services
  - AAA Membership & Insurance
  - Direct Deposit/Payroll Deduction
  - Save Your Change
  - AlertMe™
  - Western Union/Wire Transfers
  - Travelers Cheques/Money Orders
  - Notary Services
  - Savings Bonds
  - Safe Deposit Boxes (SLCU Glenwood & SLCU Brooklyn Crossing)
  - U.S. Postage Stamps
  - Metro Transit Bus Fares





## President's Corner

by Lee Benedict



I am pleased to announce the relocation and expansion of our Brooklyn Center branch office. We are open for business at our Brooklyn Crossing office located next to the Social Security Administration building. To successfully meet the needs of our membership we needed an office that provides a drive up facility along with safe deposit boxes and an ATM, which this new office provides. Please refer to page one for more details.

We are dedicated to maintaining and expanding our capabilities and expertise across a wide range of financial products that address the diverse needs of our membership. See page one for a list of our products and services.

As you know a large part of our credit union business is based on referrals from family members, friends and co workers. Please feel free to pass along our name and phone number to those who can benefit from credit union services. We continue to grow as a result of our members telling others about us.

It is with sadness that I announce the passing of a true credit union friend and pioneer, Walter Stabnow. Walt passed away on Saturday, September 5th. Walt worked for this credit union as Treasurer-Manager from 1956 to 1980; he enjoyed 29 years of retirement.

Lee  
lbenedict@slcu.com  
612-373-9412

## Home-Buying Seminars

Looking to buy a home? Are you a first-time homebuyer and don't know where to begin? Join us for an informative home-buying seminar covering the following:

- ❖ Home-buying process
- ❖ How much home you qualify for
- ❖ How much you'll need at closing
- ❖ Q&A with CU Companies Realtors and Mortgage Loan Officers

Choose from these dates at CU Companies, 500 Main Street, New Brighton, MN:

- ❖ October 21st at 6:00 p.m.
- ❖ November 10th at 6:00 p.m.
- ❖ December 8th at 6:00 p.m.

Seating is limited. For reservations, please call (651) 631-3111.



*Once a member;  
always a member.  
Family members  
are eligible  
for membership.*

## Holiday Closings 2009

**Columbus Day**  
Monday, October 12

**Thanksgiving Day**  
Thursday, November 26

**Christmas Eve Day** - Close at Noon  
Thursday, December 24

**Christmas Day**  
Friday, December 25

**New Year's Day**  
Friday, Jan. 1 &  
Saturday, Jan. 2, 2010

## Congratulations!!

Congratulations to the winners of SLCU's Quarterly Youth Drawings:

### Raisin' Cash Club:

\$5.00..... Jailyn W.  
\$10.00..... Owen R.  
\$15.00..... Anja E.  
\$20.00..... Richmond T.

### Y.E.S. Club:

\$5.00..... Riley H.  
\$10.00..... Zachary D.  
\$15.00..... Courtney L.  
\$20.00..... Nowell W.

### Advantage Account:

\$25.00..... Alex H.  
\$50.00..... Billi Jo D.

*Deposits are made directly into the above winners' accounts from SLCU prior to October 10, 2009.*

## Get Some "Green"

Switch your "old" paper statement to a SECURE, E-efficient, E-conomical, E-statement and. . .

SLCU will deposit **\$5.00** to your Share Savings Account when you

switch to an E-statement! Ask us to "GREEN UP" your account today! Call us toll-free at 800-355-7528 or 877-634-0020.

"We're Here For You!"



We've Got  
VISA Gift Cards!





## 2010 FIC Scholarships

The MN Family Involvement Council is offering two "Harvey Bakke" \$1,000 scholarships and several \$500 scholarships to Minnesota credit union members.

To be eligible, you must be a student pursuing post-high school education in the 2010/2011 school year and be a member of a credit union headquartered in Minnesota. The school you are planning to attend can be a public or private university, college, graduate or law school, or a 2- or 4-year community or technical college and schools must be accredited by the U.S. Dept. of Education.

To apply, you must complete a one-page application form and write a 500-word typed essay that answers the question: "Credit unions were established in the U.S. 100 years ago, yet many Americans know nothing about them. As the manager of a credit union, what strategies would you employ to give credit unions a higher profile and help them grow?" Judging is done on creativity, relevance and involvement. Applications must be postmarked by February 1, 2010.

You can pick up an application packet at any SLCU office or the application may be found on-line at [www.mnfc.org/scholarships.html](http://www.mnfc.org/scholarships.html).

## NSF Fee Notices

Effective November 1, 2009 SLCU will no longer be mailing Non-Sufficient Funds (NSF) Notices to its members.

## Loan Due Dates

The government has passed new regulations regarding late fees on loans. To comply with the new regulations, SLCU will be changing all loan payment due dates to the 28th of the month. Please continue to make your payments on your existing due dates. Questions, please call us.

## Ca\$h In! with a Member Referral

Ca\$h In! at \$oo Line Credit Union!! Refer your family, friends, neighbors and co-workers to become a member of SLCU. SLCU will \*deposit \$25.00 to your Share Savings Account! And. . . SLCU will \*\*deposit



\$25.00 to the new member's Share Savings Account! Plus. . . you will be eligible for a \$100.00 Cash Drawing at quarter end (12/09).

\*Referral Ca\$h will be deposited to the Share Savings Account once the Referral (New Member) has become an Active Member. Referral (New Member) must become an Active Member for Existing Member to receive the Referral Ca\$h and entry into the drawing. No limit to the number of referrals.

\*\*Referral (New Member) must become an Active Member to be eligible for the Referral Ca\$h and entry into the drawing. An Active Member is one with a Share Savings Account with \$100.00 minimum deposit along with the following FREE services: e-statement; on-line account access; checking account; bill pay; and direct deposit (net check)/payroll deduction. Referral eligibility is subject to membership qualifications, cannot currently be joint on another member's account or have an existing SLCU account. Ca\$h in today!!

## It's an Economic Extension Because at SLCU, "We're Here for You" . . .



**Our Great Rates have been extended for a Limited Time -- Cars, Trucks, Boats, & Motorcycles!!**

Whether you're looking for a new car, truck, boat, watercraft, or motorcycle check out our great rates. Contact your SLCU Loan Officer today and get pre-approved. Vehicles currently financed with SLCU are not eligible for this offer. Offer good for qualified borrowers 18 years of age or older.

**PLUS. . .** SLCU is offering term extensions of 12 months: 24 (36), 36 (48), 48 (60), 60 (72).

Guaranteed Asset Protection (GAP) Special. . . . . **\$199.00**

## Save Your Change. . .

Use your SLCU Debit Card and save! Your Debit Card purchases are rounded up to the next whole dollar and the extra change is automatically deposited to your Share Savings

Account at month-end. You'll be amazed how fast your change adds up in your Share Savings Account. It's just like having an electronic change jar! Just give us a call today at 800-355-7528 or 877-634-0020 to "Save Your Change".





## Need A Loan? We Can Help!

Here's how you can contact your Loan Officer:

**SLCU Minneapolis**  
**Sandy Hanneman**  
612-373-9413  
Toll Free 800-355-7528  
shanneman@slcu.com

**SLCU Brooklyn Crossing**  
**Angie Denning**  
763-503-5785  
adenning@slcu.com

**SLCU Glenwood**  
**Pam Lundquist**  
320-634-1910  
Toll Free 877-634-0020  
plundquist@slcu.com

**SLCU South Metro**  
**Debra Bakken**  
952-895-5277  
dbakken@slcu.com

**SLCU St. Paul**  
**Jeanne Kohlhaas**  
651-793-0830  
jkohlhaas@slcu.com

You may also contact your Loan Officers via email at [loans@slcu.com](mailto:loans@slcu.com). Call our Minneapolis office toll-free at 800-355-7528 and we can transfer your call to any one of our offices. Whether you contact us by phone, in person or via email - we're here to help you with all your financial needs!

## Out & About With The Credit Union



*Pictured above: Kat Smithe, SLCU Marketing Director, making a presentation at the Prior Lake-Savage Area Schools New Teacher Breakfast.*

## Congratulations SLCU Glenwood

SLCU Glenwood was selected by the Glenwood Lakes Area Chamber of Commerce as their September Business Member of the month.

## Refinance Today. . . An Easy Way to Save \$\$!

**No Payments for 60 Days,  
Plus. . .  
\$100.00 VISA Gift Card!!**



Contact your SLCU Loan Officer to see how much you can save! Send us your vehicle title and we'll take care of the paperwork. Make your first payment in 60 days. Best of all, we'll send you a \$100.00 VISA Gift Card just for refinancing your vehicle with Soo Line Credit Union.

While you are refinancing your vehicle, be sure to ask your Loan Officer about Guaranteed Asset Protection (GAP) and Mechanical Repair Coverage (MRC). Contact us today toll-free at 800-355-7528 or 877-634-0020 or via email at [loans@slcu.com](mailto:loans@slcu.com).

*SLCU reserves the right to modify or discontinue this offer at any time. Loans are subject to credit approval. This offer is valid for qualified borrowers 18 years of age and up. Refinancing of current SLCU loans not eligible.*



## Financial Planning

In these difficult financial times, wouldn't it be nice to have someone to advise you on a suitable way to invest your money? SLCU is pleased to announce that Deb Erickson of CU Companies will be in our offices to talk to members about their investment questions. Deb is available to meet with members on an appointment basis. You may contact her directly at

952-454-3742 to set up a private, no-cost, no obligation meeting. Deb can help you plan for your retirement, save for college or decide how to invest your money to pursue your desired financial goals.

"Securities and Investment Advisory Services are offered through Financial Network Investment Corporation, a registered broker/dealer and member SIPC. Financial Network Investment Corporation is not an affiliate of SLCU". Not FDIC Insured - Not a Deposit - No Credit Union Guarantee - May Lose Value - Not Insured by any federal government agency.

## Bill Pay Upgrade

SLCU will be upgrading its Bill Pay web pages this fall. The new page layouts will be a more user-friendly layout. The most noticeable change will be the three tabs across the top of the page. These tabs will replace the buttons currently located along the left side of the web page. The tabs are named Overview, Bill Pay and Self Service.

The Overview Tab will allow you to schedule payments along with

viewing scheduled payments and payment history from the same location.

The three tabs will always be visible on the page. The background color for the active tab will be different and the sub-menu will be bolded to let you know where you are in the bill pay process.

The current links in the upper right will stay the same. For more information on the new look of Bill Pay check the Bill Pay web page on [www.slcu.com/billpay.htm](http://www.slcu.com/billpay.htm).





## First-Time Home Buyers

The American Recovery and Reinvestment Act of 2009 authorizes a tax credit of up to \$8,000 for qualified first-time home buyers purchasing a residence on or after January 1, 2009 and before December 1, 2009. Highlights of the program include:

- ❖ All principle residences are eligible
- ❖ First-time home buyers only; OR if you have not owned a home during the 3 years prior to the purchase
- ❖ Credit is equal to 10% of the home's purchase price up to the maximum (\$8,000)
- ❖ Purchasers who utilize revenue bond financing are still eligible
- ❖ Single taxpayers with incomes up to \$75,000 and married



couples with incomes up to \$150,000 qualify for the full tax credit

- ❖ If the home is sold within 3 years of the purchase, the entire amount of the credit is recaptured at the time of sale (applies only to homes purchased in 2009)
- ❖ To qualify, you must actually close on the sale of the home during this period.

If you're looking to purchase a home, contact CU Companies at 651-631-3111 for all of your home buying needs including Realty, Mortgage and Title.

*Soo Line Credit Union does not offer tax advice. Please consult your tax advisor or legal professional.*

## HomeLoan Express... Fast, Simple, Easy...



*In just minutes our Loan Officers can help you apply for your new home mortgage or refinance your current home. You can apply right over the phone! HomeLoan Express has NO application fee and NO obligation. Call your Loan Officer to apply!*

## Auto Buying Services

In addition to offering you great rates, your credit union also offers you Auto Buying Services. If you're looking for a vehicle, talk with our auto buying experts. They'll help you find just what you're looking for.

*Frank Gersich or Jeff Flanagan*  
**Burnsville Motors**  
 952-808-0031

*Jim Boelter*  
**CU Auto** -- 651-746-6425

*Andy Armstrong*  
**Juettner Motors** -- 320-763-3126

*Kevin Hanson*  
**Schweikers Chevrolet** -- 320-634-4507

*Cheryl Stauffer or John Tackaberry*  
**Star West Chevrolet-Honda Sports**  
 763-972-2984

*Jerry Velishek or Randy Velishek*  
**Velishek Auto** -- 952-4472237

Talk to your SLCU Loan Officer and get pre-approved. Knowing how much money you are qualified to borrow will save you time. It will simplify your next vehicle shopping experience. Contact your SLCU Loan Officer today at 800-355-7528, 877-634-0020 or via email at loans@slcu.com.

**Ask us about  
 Guaranteed Asset Protection  
 (GAP)  
 & Mechanical Repair Coverage  
 (MRC)  
 on your next vehicle purchase.**

## Soo Line Credit Union Directory

### Board of Directors

Larry Starns, Chairman  
 Mark Johnson, Vice Chairman  
 Lee Benedict, President/CEO  
 Bruce Doll  
 Jim Fandrich  
 Debbie Hickman  
 Judy Mitchell  
 Mike Swenson  
 Dick Walstrom  
 Jan Belsheim, Secretary

### Supervisory Committee

Alice Jancsek, Chair  
 Mary Taylor

### Staff

Don Alagona, Systems Operator  
 Direct Line (612) 373-9415 Downtown  
 Kat Smithe, Marketing & Business Dev.  
 Direct Line (612) 373-9411 Downtown  
 Debra Bakken, Branch Manager  
 (952) 895-5277 South Metro  
 Jan Belsheim, COO/Assistant to CEO  
 Direct Line (612) 373-9410 Downtown  
 Lee Benedict, President/CEO  
 Direct Line (612) 373-9412 Downtown  
 Priscilla Brown, Supervisor of Account  
 Services - Brooklyn Crossing  
 (763) 569-9977  
 Shelley Cameron, MSR Glenwood  
 Angie Denning, Loan Officer/  
 Asst. Visa/Checking/ATM  
 Direct Line (763) 503-5785  
 Brooklyn Crossing  
 Todd Gylsen, MSR Glenwood  
 Judy Hammer, MSR Brooklyn Crossing  
 Sandy Hanneman, Loan Officer  
 Direct Line (612) 373-9413 Downtown  
 Bimbi Justin, MSR Brooklyn Crossing  
 Jeanne Kohlhaas, Branch Manager  
 (651) 793-0830 St. Paul  
 Pam Lundquist, Loan Officer  
 (877) 634-0020 Glenwood  
 Pat McGowan, MSR Brooklyn Crossing  
 Pat Olson, Vice President/Branch Manager  
 (877) 634-0020 Glenwood  
 Darryll Palmer, Executive Vice President/CFO  
 Direct Line (763) 569-0177  
 Brooklyn Crossing  
 Joann Schmidt, MSR Downtown  
 David Thompson, Collections Manager  
 Direct Line (763) 560-4283  
 Brooklyn Crossing  
 Mary Urban, MSR Glenwood





## International Credit Union Day

OPEN & VOLUNTARY MEMBERSHIP • SERVICE TO MEMBERS • ON-GOING EDUCATION • SOCIAL RESPONSIBILITY • BUILDING FINANCIAL STABILITY • DISTRIBUTION TO MEMBERS • NON-DISCRIMINATION • COOPERATION AMONG COOPERATIVES • DEMOCRATIC CONTROL

**YOUR  
MONEY  
YOUR  
CHOICE  
YOUR  
CREDIT  
UNION**

180 MILLION PEOPLE WORLDWIDE CHOOSE A CREDIT UNION

**International Credit Union Day**  
Thursday, October 15, 2009  
*Join us for Cookies & Cider!*

### SLCU Offers AAA

As a member of SLCU, you are eligible for Group-Discounted Insurance through AAA and exclusive discounts on AAA membership. Already have AAA? You can still receive the discount. Contact The Group Agency at 651-766-7867. You can also contact the Group Agency for a free, no obligation insurance quote. Be sure to mention SLCU's Group Number: CRU012 when calling The Group Agency.



### Invest In An IRA

Let us help you invest in your future with an Individual Retirement Account (IRA). SLCU offers all types of IRA accounts including savings accounts and certificates of deposit. Set up your IRA account with a monthly automatic transfer or payroll deduction with no minimum deposit today. (See page four for current rates.)

### SLCU RATE LINE: 1-800-797-8786

Remember to call your SLCU Rate Line for current rates on Savings, CD's and Personal Loans or visit our website at

[www.slcu.com](http://www.slcu.com)

*Official Publication of  
Soo Line Credit Union*

#### SLCU OFFICES:

##### **SLCU Minneapolis**

501 Marquette Avenue  
Suite 1100  
Minneapolis, MN 55402  
(612) 373-9400

Toll Free 800-355-7528

Hours: M-F 8:00 a.m. to 4:00 p.m.

##### **SLCU Brooklyn Crossing**

3200 Northway Drive, Suite 380  
Brooklyn Center, MN 55429  
(763) 569-9977

Lobby M-F 8:30 a.m. to 4:00 p.m.

#### **Drive Up**

M-F 7:30 a.m. to 5:00 p.m.

Saturday (Drive Up)

9:00 a.m. to noon

##### **SLCU Glenwood**

460 Franklin Street North  
P.O. Box 232  
Glenwood, MN 56334  
(320) 634-0020

Toll Free 877-634-0020

#### Hours:

Lobby M-F 8:30 a.m. to 4:00 p.m.

#### Drive Up

M-F 7:30 a.m. to 5:00 p.m.

Saturday (Drive Up)

9:00 a.m. to noon

##### **SLCU South Metro**

14327 Huntington Avenue South  
Savage, MN 55378  
(952) 895-5277

#### Hours:

M-F 8:30 a.m. to 5:00 p.m.

#### Saturday

9:00 a.m. to noon

##### **SLCU St. Paul**

475 Etna Street, Suite 7  
St. Paul, MN 55106  
(651) 793-0830

#### Hours:

M-F 7:00 a.m. to 4:00 p.m.

E-mail us at  
[minneapolis@slcu.com](mailto:minneapolis@slcu.com)  
or [loans@slcu.com](mailto:loans@slcu.com)

