



Fall 2011

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. The National Credit Union Administration, a United States Government Agency.

# FINANCIAL QUARTERLY

## NEW... ATM/Debit Card Network

Your new ATM/Debit Card is now part of the CO-OP Network with thousands of surcharge-free ATMs to choose from.



We're excited to join the CO-OP Network, with surcharge-free access to 28,000 ATMs nationwide. This includes 9,000 deposit-taking ATMs and 5,500 7-Eleven locations (throughout the U.S. & Canada). There are over 2,900 credit unions across the U.S. & Canada on the surcharge-free CO-OP Network.

Finding an ATM has never been easier. You can locate a CO-OP Network ATM through our Online Locator, iPhone Application, Text Messaging or GPS. Visit

<http://www.co-opfs.org/public/locators/ATMLocator/> to learn more.



For quick access to the CO-OP Network ATM finder we've added a one-click link to each page of the SLCU website. Just look for the CO-OP logo (pictured here on the left) at the top or bottom of each page on our website.

Listed below are local credit unions which offer surcharge-free ATMs on the CO-OP Network:

- ❖ City and County CU
- ❖ Diversified CU
- ❖ Endura Financial FCU
- ❖ General Mills FCU
- ❖ Heartland CU
- ❖ Hiway FCU
- ❖ Mid-Minnesota FCU
- ❖ SP St Paul CU
- ❖ Richfield Bloomington CU
- ❖ Soo Line CU
- ❖ Spire FCU
- ❖ TopLine FCU
- ❖ Toro Employees FCU
- ❖ TruStone Financial FCU
- ❖ Wings Financial CU

The following Kwik Trip locations are also surcharge-free:

- |                                  |                  |       |
|----------------------------------|------------------|-------|
| ❖ 1756 Bunker Lake Boulevard NW  | Andover, MN      | 55304 |
| ❖ 7575 145h Street W.            | Apple Valley, MN | 55124 |
| ❖ 15065 Dodd Boulevard           | Apple Valley, MN | 55124 |
| ❖ 14941 Florence Trail           | Apple Valley, MN | 55124 |
| ❖ 13357 Palomino Drive           | Apple Valley, MN | 55124 |
| ❖ 501 Crystal Lake Road W.       | Burnsville, MN   | 55306 |
| ❖ 2201 West 78th Street          | Chanhassen, MN   | 55317 |
| ❖ 8921 Crossroads Boulevard      | Chanhassen, MN   | 55317 |
| ❖ 9250 Springbrook Drive         | Coon Rapids, MN  | 55433 |
| ❖ 3145 Dodd Road                 | Eagan, MN        | 55121 |
| ❖ 14730 Victor Hugo Boulevard N. | Hugo, MN         | 55038 |
| ❖ 17388 Glacier Way              | Lakeville, MN    | 55044 |
| ❖ 16260 Kenrick                  | Lakeville, MN    | 55044 |
| ❖ 14810 S. Roberts Trail         | Rosemount, MN    | 55068 |
| ❖ 14175 Vernon Avenue S.         | Savage, MN       | 55378 |
| ❖ 8225 Crossings Boulevard       | Shakopee, MN     | 55379 |
| ❖ 1522 Vierlind Drive E.         | Shakopee, MN     | 55379 |
| ❖ 1605 Annapolis Lane            | Plymouth, MN     | 55441 |
| ❖ 8477 City Centre Drive         | Woodbury, MN     | 55125 |
| ❖ 10100 Hudson Road              | Woodbury, MN     | 55129 |

If you have any questions or concerns regarding surcharge-free ATM locations, please contact us at 612-373-9400 or toll-free at 877-634-0020.

## President's Corner

by Lee Benedict



We are very excited about the recent conversion to our new ATM/Debit card network. This conversion allows for real time processing, while continuing to provide you access to thousands of ATMs across the country.

As with any change there were minor issues that needed fixing. Thank you for helping us work through them. I invite you to learn more about this new product and all the products and services we offer by visiting our web site at [www.slcu.com](http://www.slcu.com). And while you are there be sure to check out our great loan rates and Auto Buying Partners.

If you have any questions or concerns I encourage you to contact the credit union. We will be happy to assist you. Or if you wish please contact me directly.

Thank you for being a member of SLCU.

Lee Benedict  
President, CEO  
[lbenedict@slcu.com](mailto:lbenedict@slcu.com)  
612-373-9412

## ATTENTION: Bill Pay Users

Effective December 1, 2011 Bill Pay will be FREE when you pay 3 or more bills in a month. Bill Pay users who pay less than 3 bills in any given month will be assessed a fee of \$6.00 for Bill Pay use.

Why write checks and stamp envelopes when you can pay your bills on-line. Use the fast and easy way with Bill Pay. Contact us today for more information on Bill Pay at 612-373-9400 or 877-634-0020.

Your  
KEY...



to a

**GREAT**  
**Rate!!!**

For A  
Limited  
Time



**Pre-Approval**  
**Flexible Terms**

Vehicle Rates as low as...

**2.49%** Annual  
Percentage  
Rate

SLCU is your key to a great rate!  
Call your SLCU Loan Officer and get  
pre-approved for your new vehicle.  
Find out how much vehicle you can  
afford before you start shopping.  
Check out our flexible terms too.

In addition SLCU works with a  
number of Auto Buying Partners.  
Our partners can help you find  
just the vehicle you are looking  
for whether it's a car, truck, SUV,  
motorcycle, or boat.

**GAP Special: \$149.00**

*Vehicles currently financed with SLCU are not  
eligible for this offer. Offer good for qualified  
borrowers 18 years of age or older.*

## CU Auto: Auto Buying And Financing Made Simple!



Introducing CU Auto and personalized car shopping services: SLCU's auto consultant Brian Doran, with 24+ years of experience, will help you find your next vehicle, saving you the hassle of visiting multiple dealerships! Brian will also get you the BEST price and put you in contact with one of our loan officers for financing. Trade-ins are welcome too! If you don't have time to visit dealership after dealership consider this alternative. For your personalized auto shopping contact Brian at [bdoran@cuautomn.com](mailto:bdoran@cuautomn.com) or 651-307-2758.

## Home Equity Special

With a Home Equity Loan at SLCU, you could use the equity in your home to get cash. For a limited time only, closing costs are waived up to **\$250.00**. Check out our great, competitive rates.

Your interest may be tax deductible, remember to check with your tax preparer. Contact your SLCU Loan Officer today for help with your Home Equity Loan.

### Holiday Closings 2011

**Columbus Day:** Monday, October 10  
**Thanksgiving:** Thursday, November 24  
**Christmas:** Saturday, December 24 and  
Monday, December 26  
**New Years:** Saturday, December 31 and  
Monday, January 2, 2012

### Ask Us About Adding GAP & MRC to Your Next Loan

### Need A Loan Officer?

**SLCU Brooklyn Crossing**  
**Sandy Hanneman**  
612-373-9413 or [shanneman@slcu.com](mailto:shanneman@slcu.com)  
**Alison Wilson**  
763-569-9977 or [awilson@slcu.com](mailto:awilson@slcu.com)

**SLCU Glenwood**  
**Pam Lundquist**  
320-634-1910 or toll-free 877-634-0020  
or [plundquist@slcu.com](mailto:plundquist@slcu.com)

**SLCU South Metro**  
**Debra Bakken**  
952-895-5277 or [dbakken@slcu.com](mailto:dbakken@slcu.com)  
**SLCU St. Paul**  
**Jeanne Kohlhaas**  
651-793-0830 or [jkohlhaas@slcu.com](mailto:jkohlhaas@slcu.com)

Whether you contact us by phone, in person or via email - we're here to help you with all your financial needs!

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Soo Line Credit Union

#### SLCU Minneapolis

501 Marquette Avenue, Suite 1100  
Minneapolis, MN 55402  
(612) 373-9400  
Toll Free 877-634-0020

**Hours: M-F 8:00 a.m. to 11:00 a.m.  
and 12 Noon 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-Th 7:30 a.m. to 5:00 p.m.

**Friday 7:30 a.m. to 5:30 p.m.**

#### 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-Th 9:00 a.m. to 5:00 p.m.

**Friday 9:00 a.m. to 5:30 p.m.**

#### 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

[minneapoliscu@slcu.com](mailto:minneapoliscu@slcu.com)  
or [loans@slcu.com](mailto:loans@slcu.com)

### Loan Applications & Rates

Loan Applications & Rates can be found at all SLCU offices & our website at [www.slcu.com](http://www.slcu.com). Current rates are also available by calling our Rate Line at 800-797-8786.

### Products & Services

**Loans:** Vehicle - New, Used, Boats & Recreational; Home Equity; Home Equity Line of Credit; 1st Mortgages (CU Companies); Line of Credit; Unsecured; and Savings Secured

#### Checking

**Convenience Products** including Bill Pay; E-Statements; Internet Account Access; VISA Cards - *Platinum & Classic*; Debit Cards; VISA Gift Cards

#### Savings Accounts Youth Accounts

#### Certificates of Deposit (CDs)

Visit our website at [www.slcu.com](http://www.slcu.com) for more information on our products & services.

**Don't Forget:** SLCU has safe & secure Drop Boxes at each location for your convenience. Please do not deposit cash.