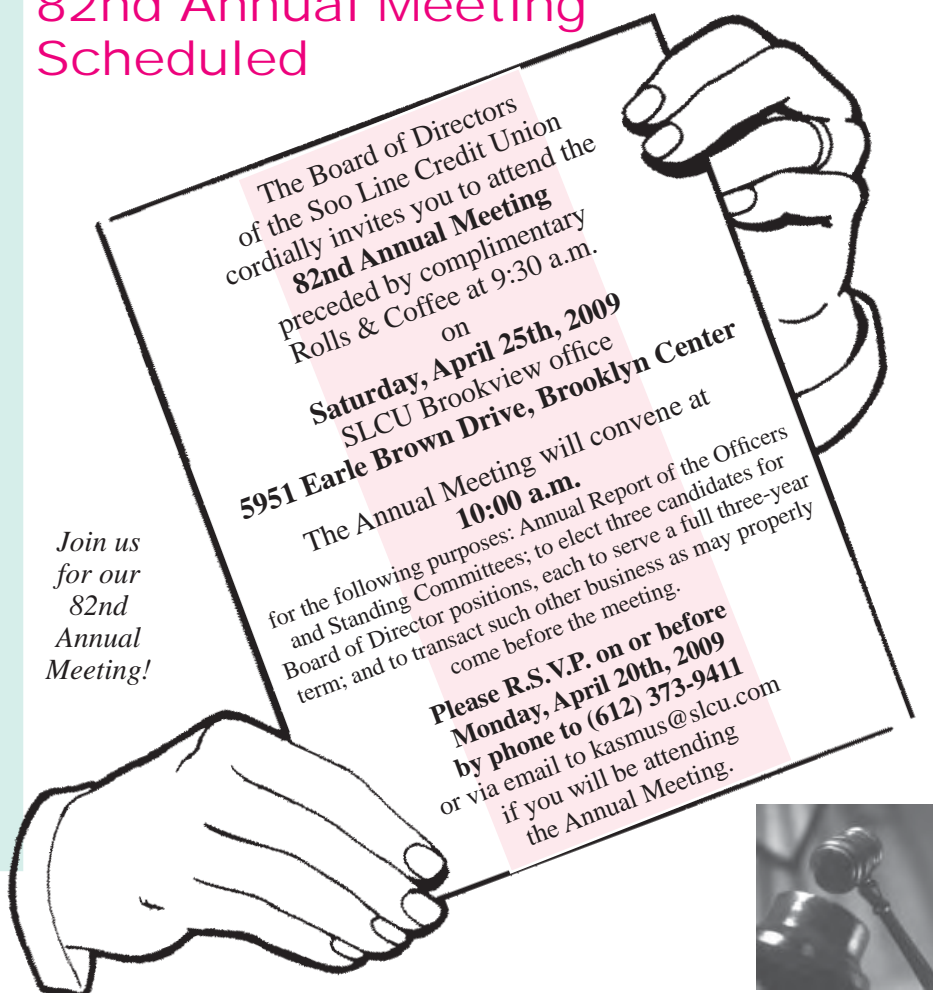


## 82nd Annual Meeting Scheduled



Join us  
for our  
82nd  
Annual  
Meeting!

## Bill Pay. . . Try it, you'll "love" it!

Have you been considering Bill Pay? Give it a try, we know you'll "love" it! If you are unsure and would like help, please stop into the credit union and we'll be happy to walk you through the steps to set up your Bill Pay. Did you know you can set up email reminders for your bills? Once you see how convenient Bill Pay is, we know you will want to continue using it. Best of all, Bill Pay is FREE to members who have an SLCU Checking Account, on-line account access and e-statements. Sign up today!

## Need Student Loans?

SLCU's Student Loan Lender Number is 833713. For more information on student loans check out our website at [www.slcu.com/student.htm](http://www.slcu.com/student.htm). We're here for you for all your student loan needs!

## Graduation Gift?

It's graduation time again. Are you looking for the perfect gift? Look no further than your credit union. We have VISA Gift Cards. It's a great time-saving solution for all your gift-giving needs.



## 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  
VISA Cards - Platinum & Classic  
Instant Cash Debit Card  
Instant Cash Business Debit Card  
Instant Cash ATM Card  
VISA Gift Cards  
Bill Pay  
Internet Account Access  
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*)  
U.S. Postage Stamps  
Metro Transit Bus Fares



## President's Corner

by Lee Benedict



When it comes to financial planning some folks think it's a one time event where they can set up a financial plan and then no longer need to think about it, but just the opposite is true. A good plan should always be open to change based on current and unforeseen events and should not be viewed as just numbers on a graph or pie chart.

A true financial plan is defined as a comprehensive ongoing approach to managing all areas of your financial life. It should take into consideration income, expenses, investments, short-term and long-term debt, inclusive from college to retirement, death or disability. For some of us that may seem like too much to think about and in these troubled times we may push aside planning for these events.

Many of us need the help of a financial planner; a qualified professional who helps us work through various financial issues to develop a plan for the future. Finding someone qualified and trustworthy is not an easy task, so the credit union has taken the first step for you. Her name is Deb Erickson. Deb is a registered representative from CU Preferred Investments; Deb is qualified and has all the tools available to work with you to put together a plan designed just for you.

If you turn to page 7 of this newsletter you will find a picture of Deb and see her schedule at our Brookview branch office. Please note she is flexible so you can schedule an appointment at a different time and location by calling her at 952-454-3742.

Please remember, there is no cost or obligation to you for this service. Regardless of your economic status you need to plan for the future and Deb Erickson is here to help you make that plan.

I hope you take time to read your Financial Quarterly front to back; it's full of useful current information and coming events.

See you on Saturday, April 25th for our Annual Meeting.

Thank you for your support and your loyalty to SLCU.

Lee  
lbenedict@slcu.com  
612-373-9412

## Congratulations!!

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

**Raisin' Cash Club:**  
\$5.00.....Laney A.  
\$10.00.....Sandra F.  
\$15.00.....Emilly P.  
\$20.00.....Shelby Z.

**Y.E.S. Club:**  
\$5.00.....Spencer W.  
\$10.00.....Taylor N.  
\$15.00.....Monet A.  
\$20.00.....Hannah J.

**Advantage Account:**  
\$25.00.....Jaerrod H.  
\$50.00.....Jesse M.

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

## Home-Buying Seminars

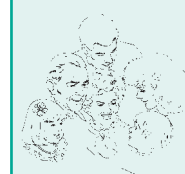
Looking to buy a home? Are you a first-time homebuyer and don't know where to begin? Join us for an informative home-buying seminar covering the following:

- ❖ 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:

- ❖ April 21 at 6:00 p.m.
- ❖ May 19 at 6:00 p.m.
- ❖ June 16 at 6:00 p.m.
- ❖ July 15 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

### Memorial Day

Saturday, May 23 & Monday, May 25

### Independence Day

Friday, July 3 & Saturday, July 4

### Labor Day

Saturday, Sept. 5 & Monday, Sept. 7

### 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





## 2009 Shred Days

Bring your documents for shredding to SLCU Brookview on Saturday, May 2nd from 9:00 a.m. to noon. In Glenwood, bring your documents for shredding to the Pope County Fairgrounds on Saturday, May 16th from 9:00 a.m. to noon. The Glenwood Shred Day is being held at the fairgrounds in conjunction with the city of Glenwood's Annual Clean Up Day. Shredding is compliments of your credit union.

Shredding is done on site while you watch. Bring all documents you wish to dispose of. All documents will be disposed of safely and securely.



## Refinance Today, Get a \$100.00 VISA Gift Card

You could receive a \$100.00 VISA Gift Card from Soo Line Credit Union just for refinancing your vehicle at SLCU. 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. Plus you can delay your first payment up to 60 days.

While 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). We're here for all your financial needs!

*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.*

## If You've Got EQUITY, You Could Get CASH!

With a Home Equity Loan at SLCU, you could use the equity in your home to get cash. Now through June 30th, 2009 closing costs are waived up to \$250.00. Check our great, competitive rates.

Use your SLCU Home Equity Loan for college bills, home improvement, a fun vacation or whatever project you've been thinking about. Your interest may be tax deductible, remember to check with your tax preparer.

A check for appraisal costs will be required at the time of loan application. Contact your SLCU Loan Officer today for help with your Home Equity Loan.



## Compromised Credit Card?

Some SLCU members have been caught up in recent data breaches such as the \*Heartland breach. Heartland is a payment processor for 175,000 merchants across the country. It processes 100 million payment card transactions in a month for merchants. These merchants include restaurants and retailers.

First of all, you need to know that this breach is NOT at your credit union or its credit card vendor. Your account security is our top priority.

SLCU receives notification when any member's credit card is compromised. It is our policy to contact you as quickly as possible. When credit union staff are unable to contact you by phone, we send you a letter. The letter requests that you contact VISA at 1-800-442-4757 and report your VISA card lost or stolen.

When you contact VISA you will be asked a series of questions including when you last used your credit card. It may be helpful to you to have your last statement handy.

Be sure to let VISA know if there are charges on your VISA card that are

fraudulent. Those are charges that you have not initiated. VISA will shut down your current VISA card and re-issue you a new card. Your new VISA credit card will arrive in approximately 7 to 10 business days. You may get a recording that tells you to contact your financial institution. You do NOT need to contact SLCU at that point. This is a "canned" message.

SLCU has set up an "automatic reorder" for its members with its credit card vendor. SLCU believes this is one more way we offer you better service. If you, however, do have more questions and would like to talk to an SLCU staff person, please contact us at 763-569-9977.

There is one more thing you should remember. Do you have monthly automatic payments set up on your VISA card? If so, please contact the business you are paying and give them your new credit card information. This way your payments will continue to be made in a timely manner.

*\*Financial institutions affected by Heartland have until May 19 to file fraud claims with VISA.*





## 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 Brookview**  
**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. 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!

## 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 a discount. Contact The Group Agency at 651-766-7867 for a free, no obligation quote or AAA membership information. Be sure to mention SLCU's Group Number: CRU012 when calling The Group Agency.



**Looking for a new or used vehicle this spring?** Check out the CU Auto Spring Sale on **Sat., April 18th** in New Brighton **OR** the Spring Vehicle, Boat & Watercraft Sale at SLCU Brookview on **Sat., May 2nd**.

## Sometimes, the Grass is GREENER on the Other Side. . .

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.

## Member Feedback. . .

Long-time SLCU member and recent Canadian Pacific retiree, **Randy Hansen**, has this to say about SLCU: *"I've been a member of Soo Line Credit Union for a lot of years. It's been great, there are no big fees. If you need a loan, there is no hassle. All my kids have accounts here too. Now that I'm retired I will continue to use the credit union for my finances. I've even signed up for electronic statements and bill pay."*

Whether you are still employed, retired or recently unemployed, your credit union is here for you. Let us help you with all of your financial needs. Call us today.

## At Work For You

Your credit union is always at work for you. Our mission statement sums it up quite well:

*"SLCU, as part of the credit union movement, is committed to superior personal service to our membership and providing progressive and competitive financial products. Through continuing education for our membership and staff, we will create a stronger bond and strive to be our members' primary financial institution."*

SLCU works to be as cost-effective as possible and still provide its members with great products and service. Let us know what we can do for you.

## Abracadabra. . . Youth Members, Let Your Savings Grow at SLCU



National Credit Union Youth Week  
April 20 - 25, 2009

There's no hocus pocus for SLCU youth members during National Credit Union Youth Week. Youth members who make deposits during Youth Week could be eligible to win \$50.00 cash! Register each time you make a deposit. Youth members will receive a prize every time they make a deposit between Monday, April 20th and Saturday, April 25th, 2009.

Presto chango - youth members, guess the number of pennies in the jar at your SLCU office and you could win all the pennies in the jar! Each office will have a winner.

Coloring Contest: Youth members up to age 12, pick up your coloring contest entry at your local SLCU office during April and enter our Youth Week Coloring Contest. Contest entries are due back to SLCU by Monday, April 27th. One winner will be selected from each SLCU office location.





## Financial Planning

In these difficult times, your credit union is still at work for you. Are you unsure of where to turn for advice and solutions for your financial planning. SLCU can help you find those solutions. Deb Erickson, a registered representative from CU Preferred Investments, Inc. is available to offer you the expertise you may need.



Deb is available at SLCU's Brookview branch, 5951 Earle Brown Drive, Brooklyn Center, MN every other Wednesday. Appointments are available from 10:00 a.m. to 2:00 p.m. For your convenience other appointment times may also be



scheduled. Appointment locations are not limited to the SLCU Brookview office. To schedule an appointment, contact Deb Erickson at 952-454-3742 or via email at [derickson@cufinancialservices.com](mailto:derickson@cufinancialservices.com). We hope you will use this added convenience and take full advantage of a no-obligation consultation.

"Securities are offered through Financial Network Investment Corporation, a registered broker/dealer and member of the SIPC. Financial Network is not an affiliate of Soo Line Credit Union.

"Mutual funds, annuities and other investments available through Financial Network Investment Corporation are not insured by the FDIC, NCUSIF or any federal government agency, are not deposits, or obligations of nor guaranteed by Soo Line Credit Union, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested."

## 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

If you're looking for a vehicle, talk with one of our auto buying experts. They'll help you find just what you're looking for. Contact **Jim Boelter** of CU Auto at **651-746-6425**.

Are you looking for more than just a vehicle? Contact **Cheryl Stauffer** or **John Tackaberry** at Star West Chevrolet - Honda Motor Sports at **763-972-2984**. They can help you with your motorcycle, ATV, scooter & watercraft needs. Not to mention Red Wing shoes & boots. "Just a little over cost."

Before you start looking for your next vehicle talk to one of SLCU's Loan Officers and get pre-approved. Knowing how much money you

are qualified to borrow will save you time. You will have a realistic approach to vehicle shopping and the freedom to shop for your vehicle when it's most convenient for you. Contact your SLCU Loan Officer today at 800-355-7528, 877-634-0020 or via email at [loans@slcu.com](mailto:loans@slcu.com).

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

**We're here for you!**

## 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 Asmus-Smithe, Marketing Director  
Direct Line (612) 373-9411 Downtown  
Debra Bakken, Branch Manager  
(952) 895-5277 South Metro  
Jan Belsheim, Manager of Corporate  
Operations/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 - Brookview (763) 569-9977  
Shelley Cameron, MSR Glenwood  
Angie Denning, Loan Officer/  
Asst. Visa/Checking/ATM  
Direct Line (763) 503-5785 Brookview  
Todd Gylsen, MSR Glenwood  
Judy Hammer, MSR Brookview  
Sandy Hanneman, Loan Officer  
Direct Line (612) 373-9413 Downtown  
Bimbi Justin, MSR Brookview  
Jeanne Kohlhaas, Branch Manager  
(651) 793-0830 St. Paul  
Pam Lundquist, Loan Officer  
(877) 634-0020 Glenwood  
Pat McGowan, MSR Brookview  
Pat Olson, Vice President/Branch Manager  
(877) 634-0020 Glenwood  
Darryll Palmer, Executive Vice President/CFO  
Direct Line (763) 569-0177 Brookview  
Joann Schmidt, MSR Downtown  
David Thompson, Collections Manager  
Direct Line (763) 560-4283 Brookview  
Mary Urban, MSR Glenwood





## Spring Neighborhood Vehicle, Boat & Watercraft SALE

Contact your SLCU Loan Officer and **get pre-approved** for your next vehicle, boat or watercraft loan. Our Loan Officers will be happy to help you with all of your loan needs.

Stop out at the SLCU Brooklyn Center office parking lot on Saturday, May 2nd, 2009 and check out the great deals on vehicles, boats & watercraft! Star West Chevrolet-Honda Motor Sports plus several other area dealerships will have a wide assortment of vehicles on site for you to see.

Look under the "big top" for great deals on boats from Crystal-Pierz Marine. Don't forget about the Honda watercraft too.

If you're considering a new or used vehicle, boat or watercraft, don't forget to ask about Guaranteed Asset Protection (GAP) and Mechanical Repair Coverage (MRC). Both of the products may save you money down the road if something unforeseen should happen to your vehicle, boat or watercraft.

Be sure to join us for mini donuts and soda all day on Saturday, May 2nd. It's FREE! Think warm weather,

We've extended the "Dealer's Choice" Promotion to include the car sale, so come in and "roll" the dice to lower your earned interest rate!!



## Invest In Your Future. . .

Let us help you invest in your future with an Individual Retirement Account (IRA). SLCU offers all types of IRA accounts. Set up your IRA account with a monthly automatic transfer or payroll deduction

**Saturday,  
May 2nd, 2009  
8:00 a.m. to 4:00 p.m.  
SLCU Brookview  
Parking Lot  
5951 Earle Brown Dr.  
Brooklyn Center, MN**

there will also be free sno cones and cotton candy!

A representative will be on site from AAA to offer you FREE insurance quotes - you'll receive a FREE AAA atlas with your no-obligation insurance quote. Weather-permitting AAA will be offering FREE Vin Etching for vehicles. Vin Etching puts your vehicle's VIN on every window of your vehicle as a theft deterrent. Register for a FREE basic AAA membership while you are at the sale.

Bring your documents in need of shredding between 9:00 a.m. and noon. There will be a complimentary Shred Truck on site.

Join your friends and family in your neighborhood with great deals on vehicles, boats and watercraft - Saturday, May 2nd 2009. See you there!! And remember, **pre-approval saves you time!**



with no minimum deposit today. Contact us at 800-355-7528 or 877-634-0020! (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 Brookview**

5951 Earle Brown Drive  
Suite 1100  
Brooklyn Center, MN 55430  
(763) 569-9977

*Hours: M-F 8:30 a.m. to 5:00 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-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  
[minneapoliscu@slcu.com](mailto:minneapoliscu@slcu.com)  
or [loans@slcu.com](mailto:loans@slcu.com)