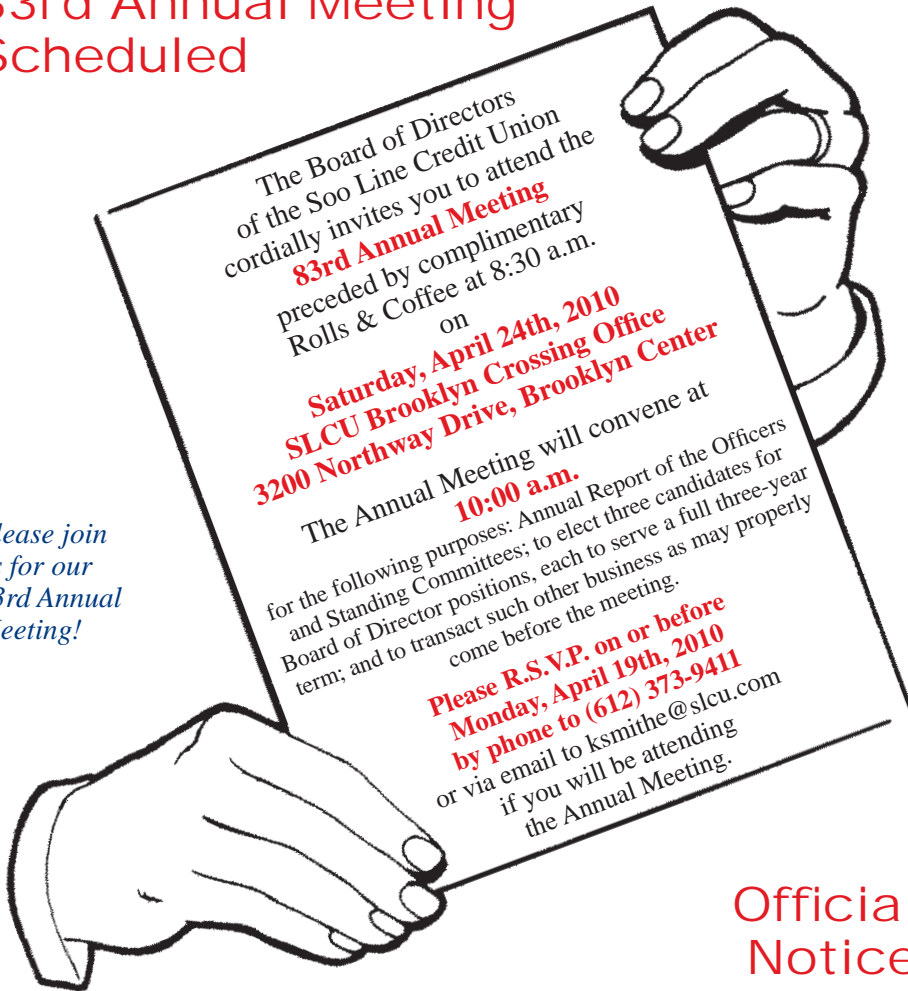


FINANCIAL QUARTERLY

SPRING 2010

83rd Annual Meeting Scheduled

Please join us for our 83rd Annual Meeting!



Official Notice

SLCU Brooklyn Crossing Grand Opening Starts Sat., April 24

Soo Line Credit Union is celebrating the Grand Opening of its Brooklyn Crossing office starting Saturday, April 24th, 2010. Stop in for complimentary rolls and coffee from 8:30 a.m. until 11:30 a.m. Take a mini-tour of our new office between 8:30 a.m. and 10:00 a.m. and again from 10:30 a.m. until 11:30 a.m.

While at the Brooklyn Crossing office, have your car VIN Etched compliments of AAA. A representative from AAA will be on hand for FREE, no-obligation insurance quotes - you'll receive a

complimentary atlas. In addition, bring your documents for the shred truck on site from 9:00 a.m. until noon. (See related article on page 3.) Be sure to register for door prizes.

Can't make it on Saturday, we'll be celebrating all week long through Friday, April 30th. You can still tour the office and get in on the drawings. Stop in and see us!



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 Partners
- AAA Membership & Insurance
- Direct Deposit/Payroll Deduction
- Save Your Change
- AlertMe™
- Western Union/Wire Transfers
- 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



On Saturday April 24th SLCU will hold our 83rd annual meeting at our new Brooklyn Center location. We will also use the occasion to kick off the grand opening celebration of our new branch location. If at all possible please plan to attend. See page one for more details.

I have been associated with SLCU for over 42 years and in all of those years we have never been faced with the unprecedented challenges in the economy that we dealt with in 2009.

Declining home values, high unemployment and increasing loan delinquencies created harsh conditions in the financial industry.

Despite the fact these circumstances were outside of our control we were able to weather these turbulent times primarily because of the strong and faithful support of our members and continuing to apply the safety and soundness policies the credit union has always operated under.

Although the future remains uncertain, your credit union is safe, strong and well positioned. Now is the time to look forward with confidence to the opportunities 2010 has to offer.

Very soon we will be offering interest rate discounts for new and used vehicles and home equity loans. See page three for more details. I hope you will be able to take advantage of these promotional rates.

Thank you for your membership and continued support of SLCU.

Lee Benedict
lbenedict@slcu.com
612-373-9412

Home-Buying Seminars

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

A Home-Buying Seminar is scheduled for April 13th at 6:00 p.m. at CU Companies, 500 Main Street, New Brighton, MN. Seating is limited. For reservations, please call (651) 631-3111.

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 from regular IRAs to Coverdell Education Savings. Set up your IRA in a savings account or certificate 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.)

Holiday Closings 2010

Memorial Day
Saturday, May 29 & Monday, May 31

Independence Day
Saturday, July 3 & Monday, July 5

Labor Day
Saturday, Sept. 4 & Monday, Sept. 6

Columbus Day
Monday, October 11

Thanksgiving Day
Thursday, November 25

Christmas Day
Friday, December 24 - close at noon
Saturday, December 25

New Year's Day
Saturday, January 1, 2011

Congratulations!!

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

Raisin' Cash Club:

\$5.00..... Rebekah V.
\$10.00..... Gabrielle S.
\$15.00..... Taylor K.
\$20.00..... Aiden B.

Y.E.S. Club:

\$5.00..... Maria A.
\$10.00..... Wyatt D.
\$15.00..... Maison H.
\$20.00..... Jessica C.

Advantage Account:

\$25.00..... Shannon S.
\$50.00..... Aaron G.

Deposits are made directly into the above winners' accounts from SLCU prior to April 10, 2010.

Holiday Accounts

Open your Holiday Account at SLCU and start saving for the 2010 Holiday Season! Set up your Holiday Account with a monthly automatic transfer or payroll deduction. You'll save throughout the year for some great gifts.

The first business day of November 2010 your Holiday Account balance

will automatically transfer to your savings or checking account. You can check your account on-line to see that your funds have been transferred to your specified account. No written notices will be sent.

Call us today at 800-355-7528 or 877-634-0020 to set up your Holiday Account.

2009 Shred Days

It's back. . . Shred Day(s) at Soo Line Credit Union. SLCU has scheduled two days of shredding for your convenience.

Shred Day at SLCU Brooklyn Crossing, 3200 Northway Drive, Brooklyn Center will be held in conjunction with our Grand Opening on **Saturday, April 24th, 2010 from 9:00 a.m. until noon.**

Shred Day in the Glenwood area will be held in conjunction with the City of Glenwood's Annual Clean-Up Day on **Saturday, May 15th, 2010 from 9:00 a.m. until noon.** Watch for our ad in the Pope County Tribune for more details.

Bring any personal documents you wish to dispose of. Avoid an identity theft nightmare by disposing of your personal documents in a safe environment. All documents will be disposed of safely and securely protecting your privacy while you watch.



Look for the Randy's Sanitation Shred Truck.

Here are some ideas of items you may want to consider bringing to have shredded:

- ❖ Documents with credit card numbers
- ❖ Cancelled checks
- ❖ Financial records
- ❖ Pay stubs
- ❖ Tax returns
- ❖ Documents with your social security numbers on them
- ❖ Pre-approved credit applications
- ❖ Any other documents you may have with your personal information on them

We've Got
VISA
Gift Cards!

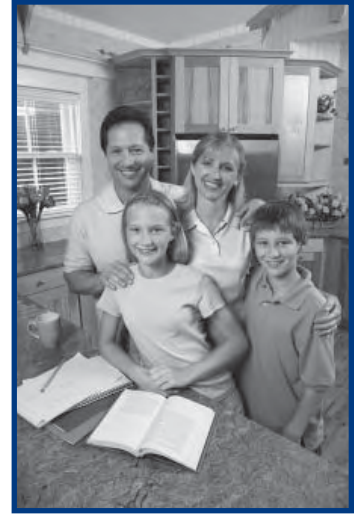


If You've Got EQUITY, You Could Get CASH!

With a Home Equity Loan at SLCU, you could use the equity in your home to get cash. Now through **June 30th, 2010** 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 may be required at the time of loan application. Contact your SLCU Loan Officer today for help with your Home Equity Loan.



Need A Vehicle? Spring Sale!

If you are in need of a vehicle whether it's a car, truck, SUV, motorcycle, or boat, SLCU has a Spring Sale for you. Shop where you want, when you want to find your perfect vehicle. Rates are as low as **3.90% annual percentage rate**. Plus SLCU is offering term extensions of 12 months. For example, you could receive the 24-month rate for a 36-month term.

Vehicles currently financed with SLCU are not eligible for this offer. Offer good for qualified borrowers 18 years of age or older. These rates are valid April 1, 2010 through May 31, 2010.

During our spring sale, SLCU is offering a discount on GAP for your vehicle. Regularly \$275.00, during

the Spring Vehicle Sale GAP is just **\$149.00**. GAP is Guaranteed Asset Protection. For just a few dollars a month, GAP can save you from making loan payments on a car, truck, or other vehicle that's beyond repair, or stolen and not recovered.

Are you concerned about the time it takes to find the vehicle you want? Check with any of our Auto Buying Partners. See page seven for a listing of our Auto Buying Partners and their contact information.

Best of all you can get Pre-Approved for your vehicle by contacting one of our Loan Officers. It'll give you peace of mind when you're shopping to know how much you can afford to spend on your next evehicle.

Rates as low as . . .

3.90%

Annual Percentage Rate



Rewards Based Loan Rates For Qualified Borrowers

Rates are subject to change.

Home Equity Line of Credit (HELOC) Loans
Rates as low as . . .

3.50%

APR

Includes Automatic Payment Discount of .25% -- Variable Rate Home Equity (HELOC) Floor = 3.50%

Unsecured Loans
Rates as low as . . .

10.75%

APR

Includes Automatic Payment Discount of .25%

Home Equity Loans
Rates as low as . . .

5.75%

APR

Includes Automatic Payment Discount of .25%
Fixed Rate Home Equity Floor = 5.75%

An example of the payment amount on a fixed rate home equity loan at a rate of 5.75% APR is approximately \$30.31 per \$1000 borrowed for 36 monthly payments. **APR = Annual Percentage Rate.**

***Purchase Money Secured Loans**
Rates as low as . . .

3.90%

APR

Effective 04/01/10 Through 05/31/10

Includes Need A Vehicle Promo Discount of 1.00% (for a limited time) & Automatic Payment Discount of .25% AND .25% Discount for 10% Down of Purchase Price OR Refinance Amount

****Non-Purchase Money Secured Loans**
Rates as low as . . .

6.15%

APR

Includes Automatic Payment Discount of .25%

Share Secured Loans
Rates as low as . . .

1 To 24 Months **3.50%** APR

CD Secured Loans
Rates as low as . . .

1 To 60 Months **+2.00%** Over CD Rate APR

Share Secured & CD Secured Loans Do Not Qualify For Any Discounts.

For more information on term limits and your personal, rewards-based loan rate, please contact one of our loan officers.

*Purchase Money means the proceeds of the loan are used for the purchase of the collateral.

**Non-Purchase Money means the proceeds of the loan are not used for the purchase of the collateral.

Savings Rates

Rates are subject to change.

Savings Products	Minimum Balance	APR	APY
Shares	*\$5.00	0.25%	0.25%
Daily	\$0.00	0.25%	0.25%
Select Checking	\$2,500.00	0.90%	0.90%
Holiday	\$0.00	0.95%	0.95%
Raisin Cash	\$0.00	1.30%	1.31%
Y.E.S. Club	\$0.00	1.30%	1.31%
Advantage	\$0.00	1.30%	1.31%
IRA	\$0.00	1.26%	1.27%
IRA Conduit	\$0.00	1.26%	1.27%
IRA Regular Roth	\$0.00	1.26%	1.27%
IRA Converted Roth	\$0.00	1.26%	1.27%
Coverdell Educational Savings Account	\$0.00	1.26%	1.27%
CD Builder Savings	**\$0.00	1.00%	1.01%

* Minimum balance of \$25.00 required to earn the stated APY
**\$25.00 minimum automatic transfer deposit per month

Regular CDs & IRA CDs	Minimum Balance	APR	APY
6 Month	*\$1,000.00	0.88%	0.88%
12 Month	*\$1,000.00	0.95%	0.95%
18 Month	*\$1,000.00	1.06%	1.07%
24 Month	*\$1,000.00	1.14%	1.15%
30 Month	*\$1,000.00	1.09%	1.10%
36 Month	*\$1,000.00	1.39%	1.40%
48 Month	*\$2,000.00	1.54%	1.55%
60 Month	*\$2,000.00	1.94%	1.96%
13 Month Special	\$2,000.00	1.10%	1.11%
18 Month Special	\$2,000.00	1.11%	1.12%
13 Month Special Jumbo	\$50,000.00	1.79%	1.80%
Builder CD	\$1,000.00	**build your own CD	

* \$100.00 Minimum balance for Raisin' Cash Club, Y.E.S. Club & Advantage accounts.
** Choose from a 6, 12, 18, 24, 30 or 36 month term for your Builder CD
The following early withdrawal penalties apply to certificates:
Terms of 12 months or less = 30 days loss of interest;
Terms of 13 to 36 months = 90 days loss of interest;
Terms of 48 months & over = 180 days loss of interest.

APR = Annual Percentage Rate

APY = Annual Percentage Yield

LOAN APPLICATION

Income Verification - Last Payroll Stub
MUST ACCOMPANY APPLICATION

ACCT # _____

Date _____

Amount Requested \$ _____	Purpose of Loan (MUST complete)			FOR CREDIT UNION USE ONLY				
	Collateral:			<input type="checkbox"/> Loan approved \$ _____ <input type="checkbox"/> Loan Rejected				
Reason for rejection _____								
			Loan Officer _____		Date _____			
Please check if you are applying for: <input type="checkbox"/> Individual Credit <input type="checkbox"/> Joint Credit				Payment Protection Plan: <input type="checkbox"/> Disability <input type="checkbox"/> MRC <input type="checkbox"/> GAP <input type="checkbox"/> Term Life <input type="checkbox"/> Joint Disability <input type="checkbox"/> Joint Term Life				
Repayment: Payroll Deduction <input type="checkbox"/> Coupons <input type="checkbox"/>		Automatic Payment <input type="checkbox"/>		Payment Date _____		Length of Repayment - Mos. <input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/> Other _____		
APPLICANT NAME (LAST-FIRST-MIDDLE)				CO-APPLICANT NAME (LAST-FIRST-MIDDLE)				
HOME ADDRESS (STREET & NO.)			HOW LONG?	HOME ADDRESS (STREET & NO.)			HOW LONG?	
CITY-STATE-ZIP				CITY-STATE-ZIP				
PREVIOUS HOME ADDRESS			HOW LONG?	PREVIOUS HOME ADDRESS			HOW LONG?	
HOME PHONE NO.		BIRTH DATE	NO. OF DEPENDENTS		HOME PHONE NO.		BIRTH DATE	
SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE				SOCIAL SECURITY NO.		DRIVERS LICENSE NO. AND STATE
BUSINESS PHONE NO.		GROSS ANNUAL INCOME				BUSINESS PHONE NO.		GROSS ANNUAL INCOME
EMPLOYER		POSITION	HOW LONG?		EMPLOYER		POSITION	
BUSINESS ADDRESS				BUSINESS ADDRESS				
PREVIOUS EMPLOYER		POSITION	HOW LONG?		PREVIOUS EMPLOYER		POSITION	
PREVIOUS BUSINESS ADDRESS				PREVIOUS BUSINESS ADDRESS				
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.								
Other Income \$____ per____ Source(s) of other income:_____				Other Income \$____ per____ Source(s) of other income:_____				
Is any income listed likely to be reduced in the next two years? <input type="checkbox"/> YES, (Explain in detail on a separate sheet) <input type="checkbox"/> NO				Is any income listed likely to be reduced in the next two years? <input type="checkbox"/> YES, (Explain in detail on a separate sheet) <input type="checkbox"/> NO				
Nearest Relative (Complete Name and Address)				Nearest Relative (Complete Name and Address)				
SAVINGS ACCT. WHAT INSTITUTION		AMT.		AMT.		CHECKING ACCT. WHAT INSTITUTION		
						OTHER ASSETS AMT.		
APR. CO-APR. OUTSTANDING DEBTS: List all debts to other banks, finance companies, credit unions, hospitals, department stores, etc. Failure to list open debts may disqualify this application. Use separate sheet if necessary.								
MORTGAGEE OR LANDLORD		PAYMENT ADDRESS		APPROX. MARKET VALUE	ORIGINAL AMOUNT	BALANCE DUE	MO. PAYMENT/RENT	
		MAKE	YEAR	FINANCED BY	\$	\$	\$	
AUTOS OWNED		MAKE	YEAR	FINANCED BY	\$	\$	MO. PMT. \$	
CREDIT CARDS (AND OTHER DEBTS)		INT. RATE	ACCOUNT NUMBER		CREDIT LIMIT/OR ORIG. AMT.	BALANCE DUE	MONTHLY PMT.	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	\$	
					\$	\$	TOTAL \$	
Have you ever filed bankruptcy or had a debt adjustment plan confirmed under Chapter 13? APPLICANT Yes <input type="checkbox"/> No <input type="checkbox"/> CO-APPLICANT Yes <input type="checkbox"/> No <input type="checkbox"/>								
Are you a co-maker, endorser, or guarantor on any loan or contract?		Yes <input type="checkbox"/> No <input type="checkbox"/>		If "yes" for whom?		to whom?		
Other obligations - (E.g. liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)								
To the best of my knowledge, I have no other debts. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment plus answer any questions regarding my credit experience with you.								
FOR JOINT APPLICANTS: By signing below, each of the following applicants certify that they applied for joint credit.								
APPLICANT'S SIGNATURE				DATE		CO-APPLICANT'S SIGNATURE		
X						X		

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. 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!

Volunteers Needed

The SLCU Board of Directors is looking for volunteers to serve on its Supervisory Committee and Board of Directors. For more information or an Expression of Interest Form, please contact SLCU at 800-355-7528 or via email to minneapolis@slcu.com or access the Expression of Interest form at www.slcu.com/whois.htm.

**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

Youth Week - April 19th to April 24th Get in the Savings Game!



Youth members who "get in the savings game" and make deposits during National Credit Union Youth Week will be eligible to win a \$50.00 cash Grand Prize! Each SLCU office will be drawing for a \$10.00 cash winner too. You'll be registered each time you make a deposit. As a youth member you will receive a FREE gift every time a deposit is made between Monday, April 19th and Saturday, April 24th, 2010.

CU Companies Hosts Spring Car Sale

CU Companies is once again hosting its CU Auto Annual Spring Car Sale on Saturday, April 17th. The sale will be held at CU Companies' headquarters located in New Brighton at 500 Main Street. Hours of the sale are 8:30 a.m. - 4:00 p.m.

The sale will feature over 200 high quality, pre-owned vehicles from CU Auto's hand-picked, premier auto dealers. Many different makes and models will be available (both foreign and domestic) at various price points.

Each vehicle is a great value and is in excellent condition. You will have the opportunity to test drive vehicles the day of the sale, and trade-ins are welcome!

Vehicles may be previewed on Friday, April 16th, after 6:00 p.m. and the inventory list will be available on CU Auto's website www.cucompanies.com and linked to SLCU's website at www.slcu.com as well as in SLCU offices several days prior to the sale.

Financial Planning

For your financial planning needs now and in the future, call Dave Murdock at (651) 765-6778. Dave offers a FREE consultation for your financial planning needs. He is a CPA and a licensed life and disability agent. Dave can help you work more effectively toward attaining your financial goals.

*Disclosures: CU Preferred Investments, Inc., a subsidiary of CU Companies, of which your credit union is an owner. Located at: 500 Main St., New Brighton, MN 55112. Investments offered through Financial Network Investment Corporation, member SIPC. Financial Network is not affiliated with Soo Line Credit Union. Investments are: not FDIC/NCUSIF insured * not a deposit * may lose value * no bank/credit union guarantee * not insured by any Federal Government Agency.*

Coming Soon. . .

On-Line Account Access Upgrade & New "real-time" Debit & ATM Card Program. Watch for more details!!

Out & About With The Credit Union

Pictured directly below is Dave Murdock, registered representative of CU Preferred Investments at our January Financial Planning Lunch & Learn. Dave is speaking to the attendees about IRA Conversions.



Pictured at the bottom are staff who participated in the Prior Lake Chamber Ice Golf Outing in February.



Auto Buying Partners

In addition to great vehicle rates SLCU offers a wide variety of Auto Buying Partners. No matter what type of vehicle you are looking for, SLCU has an Auto Buying Partner to help you. Import or domestic, contact any one of our Auto Buying Partners to find your next car, truck or recreational vehicle.

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

Ron Johnson
Cedar South Auto Sales
 952-736-1500

Jim Boelter
CU Auto
 651-746-6425

Tim Kato
Hwy. 29 Auto Sales
 320-762-8412

Mike Gonsior
Inver Grove Honda
 651-306-8660

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

Bridget Quinn-Engstrom
Inver Grove Toyota
 651-455-6000

Andy Armstrong
Juettner Motors
 320-763-3126

Ken Killebrew
Park Jeep
 952-890-5337

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
 952-447-2237

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



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!

Add GAP & MRC To Your Next Vehicle Purchase

GAP is Guaranteed Asset Protection. For just a few dollars a month, GAP can save you from making loan payments on a car, truck or other vehicle that's beyond repair from an accident; or stolen and not recovered.

MRC is Mechanical Repair Coverage. A high quality, comprehensive auto mechanical repair coverage that

can eliminate the cost of future, unexpected repairs. MRC pays for the cost of parts, labor and tax for any covered repair.

For more information on MRC or GAP, please contact your SLCU Loan Officer at 800-355-7528 or 877-634-0020.

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
 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, Branch Manager/Loan Officer
 Direct Line (763) 503-5785
 Brooklyn Crossing
 Todd Gylsen, MSR Glenwood
 Judy Hammer, MSR Brooklyn Crossing
 Sandy Hanneman, Branch Manager/
 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 Olson, Vice President/Branch Manager
 (877) 634-0020 Glenwood
 Angie Nordling, MSR Brooklyn Crossing
 Darryll Palmer, Executive Vice President/CFO
 Direct Line (763) 569-0177
 Brooklyn Crossing
 Joann Schmidt, MSR Downtown
 Kat Smithe, Marketing & Business Dev.
 Direct Line (612) 373-9411 Downtown
 David Thompson, Collections Manager
 Direct Line (763) 560-4283
 Brooklyn Crossing
 Mary Urban, MSR Glenwood

VISA Credit Cards

Rates as low as 8.9%
 annual percentage rate

We've Got GREAT Rates!!

Need a Vehicle? Spring SALE! Our rates are as low as 3.90% annual percentage rate. Plus we're offering a GAP Special of \$149.00. *See page three for more information.*

If You've Got EQUITY, You Could Get CASH! April 1st through June 30th, 2010 closing costs are waived up to \$250.00 on Home Equity Loans. *See page three for more information.*

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.



Federal Reserve Changes Regulations

The Federal Reserve Board recently passed new regulations requiring all financial institutions to obtain an "Opt-In" form from account holders to continue providing Overdraft Services on ATM and everyday Debit Card transactions clearing your account.

If we do not receive your signed "Opt-In" form, your current overdraft services with SLCU will soon not cover ATM and everyday Debit Card transactions. Please note the new regulations do not affect the current overdraft services that are provided on your ACH or Paper Check transactions. The changes will begin to affect your account on

July 1, 2010. Providing SLCU with the "Opt-In" form below before July 1, 2010 you ensure that you will not experience any changes in the services you are presently receiving. You have the option to opt-in or opt-out at anytime.

If you do not provide SLCU with the "Opt-In" form, your ATM and Debit Card transactions will no longer be authorized if funds are not available. You may then be subject to penalties from the merchant. All transactions will be handled within the existing policies of your account.

If you have any questions, please feel free to call us at 800-355-7528 or 877-634-0020.

*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
minneapoliscu@slcu.com
or loans@slcu.com



Cut Here - Fill Out & Return to SLCU

Overdraft Services Opt-In option for ATM and everyday Debit Card transactions

Fax, bring or send this form to Soo Line Credit Union.

Effective date: July 1, 2010

- I do not want SLCU to authorize and pay overdrafts on my ATM and everyday Debit Card transactions
- I **want** SLCU to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Signature: _____ Date: _____

Name (please print): _____ Email: _____

By Fax: 612-373-9402
In Person or By US Mail:
Soo Line Credit Union
501 Marquette Avenue, Suite 1100
Minneapolis, MN 55402

Please List ALL Your Account Number(s) Below:
