



Summer 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

## Important Notice About Your SLCU ATM or Debit Card

Effective **July 18, 2011** SLCU will be changing our ATM & Debit Card Program.

The ATM & Debit Card Program will become "real" time which means you will no longer see a two or three day delay between the time you use your ATM or Debit card and the time you see the transactions on your account.

Please watch for your new card to arrive around **July 1st, 2011** or shortly thereafter. It will arrive in a non-descript envelope... please don't mistake it for "junk" mail. To activate your new card please call the phone number printed on the sticker located on your new card. Along with your new card you will also receive a new PIN which will arrive separately. You may activate your new card when you receive it, however, **do not begin using it until July 18, 2011. After**



**July 18, 2011, please destroy your old card.** As of July 18, 2011 your old card will no longer work. Your new card has a new card number, so don't forget to provide your new card number to any company or merchant you have set up for automatic billing.

If you have any questions or concerns regarding your SLCU ATM or Debit Card, please contact us at 612-373-9400 or toll-free at 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.

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

**GAP Special: \$149.00**

## President's Corner

by Lee Benedict



As you are probably aware by now, in mid July 2011, SLCU is changing to a new Debit and ATM

card processor. We are very excited about the change this new product brings. We will be switching from a batch system to an on-line, real-time transaction basis.

We have been working very diligently with our new vendor to make sure there is a smooth and seamless transition. You can find more specific information regarding this transition adjacent to this article.

If you have any questions or concerns I encourage you to contact the credit union. We will be happy to assist you.

Thank you for your patience and understanding while we work through this conversion process.

And thank you for your membership and continued support of SLCU.

Lee Benedict  
President, CEO  
lbenedict@slcu.com  
612-373-9412

## Rate Changes

SLCU periodically conducts savings and loan rate reviews. Recently savings rates were reviewed and as a result rates for a few of the savings products will change. Effective July 1, 2011 the following savings products will have rate changes:

- CD Builder Savings Account From 0.86% \*APY to 0.10% \*APY
- Holiday Savings Account From 0.80% \*APY to 0.10% \*APY
- Select Checking Account From 0.75% \*APY to 0.25% \*APY

## ATM Locations

With the changes in the SLCU ATM & Debit Card program, your favorite ATM may not be surcharge-free after July 18, 2011. You may find surcharge-free ATMs on line by going to the following website:

<http://www.co-opfs.org/public/locators/ATMlocator/>

You can use this website to search for surcharge free ATMs near your location. There are more than 100 surcharge free ATMs in the area. Following is a short list of surcharge free ATMs that may be located near you:

Kwik Trip	1605 Annapolis Ln	Plymouth	MN	55441
Kwik Trip	9250 Springbrook Dr NW	Coon Rapids	MN	55433
Kwik Trip	3145 Dodd Rd	Eagan	MN	55121
Kwik Trip	13357 Palomino Dr	Apple Valley	MN	55124
Kwik Trip	8225 Crossings Blvd	Shakopee	MN	55379
Kwik Trip	8921 Crossroad Blvd	Chanhassen	MN	55317
Kwik Trip	8477 City Centre Dr	Woodbury	MN	55125
Kwik Trip	1756 Bunker Lake Blvd NW	Andover	MN	55304
Kwik Trip	7575 145th St W	Apple Valley	MN	55124
Kwik Trip	501 Crystal Lake Rd W	Burnsville	MN	55306
Kwik Trip	14730 Victor Hugo Blvd N	Hugo	MN	55038
Kwik Trip	14810 S Roberts Trl	Rosemount	MN	55068
Kwik Trip	16260 Kenrick	Lakeville	MN	55044
Costco	12011 Technology Dr	Eden Prairie	MN	55344
Costco	11330 Fountains Dr N	Maple Grove	MN	55369
Bobs Produce Ranch	6574 University Ave NE	Fridley	MN	55432
Joes Garage	1610 Harmon Place	Minneapolis	MN	55403
Green Mill	2626 Hennepin Ave	Minneapolis	MN	55408
Grumpy's				
Sports Bar	1107 Washington Ave S	Minneapolis	MN	55415

## 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.

## Products & Services

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

### 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.

## Holiday Closings 2011

**Independence Day:** Saturday, July 2 and Monday, July 4

**Labor Day:** Saturday, September 3 and Monday, September 5

**Columbus Day:** Monday, October 10

**Thanksgiving:** Thursday, November 24

## Need A Loan Officer?

*SLCU Brooklyn Crossing*

**Sandy Hanneman**

612-373-9413 or [shanneman@slcu.com](mailto:shanneman@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)

Call us toll-free at 877-634-0020 or via email at [loans@slcu.com](mailto:loans@slcu.com). Whether you contact us by phone, in person or via email - we're here to help you with all your financial needs!

## Loan Applications & Current Rates

Loan Applications can be found at all of our offices as well as our website at [www.slcu.com/apps.htm](http://www.slcu.com/apps.htm). Current rates can also be found on our website at [www.slcu.com/lrates.htm](http://www.slcu.com/lrates.htm) or by calling our Rate Line at 1-800-797-8786.

*Official Publication of  
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-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 9:00 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)

## Add GAP & MRC

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 877-634-0020.