



Winter 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

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

For your personalized auto shopping contact Brian of CU Auto at bdoran@cuautomn.com or 651-307-2758.

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

Ask Us About Adding GAP & MRC to Your Next Loan

SLCU Minneapolis Branch to go All Electronic Mid-2012

In October of this year, the 501 Marquette Building (the old Soo Line building to some of you) was sold. One of the conditions of the sale requires all tenants to vacate the building. The new owner has given all tenants a period of time to be moved out of the building.

The Board of Directors and Management of SLCU spent considerable time weighing the options for the Minneapolis Branch. While the decision was difficult, the Board of Directors voted to morph the Minneapolis office into an electronic location.

On or about June 30, 2012 the Minneapolis office will downsize

into an electronic location at One Financial Plaza, Minneapolis, MN.

Workshops and workarounds will be offered to assist affected members in facilitating their credit union business. We appreciate your business and look forward to being of service to you in the future.

Please watch the spring issue of *The Financial Quarterly* newsletter for more information.

Holiday Closings 2012

Martin Luther King Jr. Day:
Monday, January 16, 2012
President's Day:
Monday, February 20, 2012

President's Corner

by Lee Benedict



I hope you all had a Joyful Merry Christmas and a Happy Holiday Season!

I must report to you with a certain

amount of personal trepidation that our downtown Minneapolis branch at 501 Marquette Ave, will be closing on or about June 30th, 2012. We are moving to our south metro branch, located in Savage MN.

The trepidation is personal because at the time of closing next year, I will have been reporting for work at this location either as a railroad employee or as a credit union employee for 46 years. After so many years it will feel strange not coming downtown to work.

I know from the standpoint of servicing our members there will not be a problem. Modern technology allows us to do many things and perform many tasks electronically. The credit union staff will be available to offer as much help and assistance as needed to accommodate all the financial needs of our downtown members.

Just to name one accommodation, the ATM on the 2nd floor of the 501 Marquette Building will be relocated to the One Financial Building and the number of free withdrawals will be increased to ten per month. And loan requests can be processed from any branch location.

I know there will be many questions so if you have any concerns please feel free to ask any credit union employee for help. Thank you for your membership at SLCU.

Have a Happy and Prosperous New Year!

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

Upgrade scheduled for slcu@home

On-line account access, slcu@home, will be upgraded in March of 2012.

You can check out the new look and feel of the on-line access by clicking on the links strategically located on our website home page or by typing the following URL into the address line on your computer:

<https://www.netitmo.financial-net.com/slcu/cgi-bin/ebs> <https://www.netitmo.financial-net.com/slcu/cgi-bin/ebs> using the demo logon: 333224444 and demo security code: 11111. Call us with any questions you may have at 877-634-0020.

Notice: Fee Changes...

Effective **February 1, 2012** the following fee changes will go into effect:

- ❖ ATM/Debit Card – Lost Card Replacement .. \$7.00
- ❖ ATM/Debit Card – PIN Replacement \$2.00
- ❖ ATM Cash Withdrawal Fee \$2.00 – in excess of 10 withdrawals per month
- ❖ Classic Account Checking..... \$2.00 per month
- ❖ Classic Account Certified Check..... \$2.00
- ❖ Classic Account Cashier's Check \$2.00
- ❖ Classic Account Money Order..... \$2.00
- ❖ Paper Statement – Monthly/Quarterly..... \$2.00
- ❖ Receipt Request Mailed..... \$2.00
- ❖ Non-Member Cashing Member or Corporate Check..... \$5.00 per \$100.00
- ❖ Late Loan Payment..... \$25.00 after 10-day grace period
- ❖ Safe Deposit Box
 - ♦ 3 x5 \$16.00
 - ♦ 5x5 \$24.00
 - ♦ 3x10 \$36.00
 - ♦ 5x10 \$46.00
 - ♦ 10x10 \$60.00

Reminder: Effective 12/01/2011, SLCU no longer offers free checks on Classic Accounts.

Fee Change Effective March 7, 2012: Late VISA Payment \$25.00 after 10-day grace period

85th Annual Meeting Scheduled

Mark your calendar for **Saturday, April 28th, 2012**. The 85th Annual Meeting will be held at SLCU Brooklyn Crossing. SLCU Brooklyn Crossing is located at 3200 Northway Drive, Suite 380 in Brooklyn Center, MN 55429. Watch the spring issue of the *Financial Quarterly* newsletter for more information.

We need YOU!

The SLCU Nominating Committee has been appointed to nominate individuals for Board of Director positions, to serve a full, three-year term. The Nominating Committee is currently conducting a search for candidates for the above-mentioned volunteer positions.



If you would like to be nominated, please complete the Expression of Interest Form (available online and in any SLCU office) and return to any Soo Line Credit Union office or send the completed form via email to minneapoliscu@slcu.com.

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.

CO-OP Network

Your SLCU ATM/Debit Card is part of the CO-OP Network with thousands of surcharge-free ATMs to choose from. Look for the CO-OP Network logo pictured at the right.



Need A Loan Officer?

- SLCU Brooklyn Crossing**
- ❖ **Sandy Hanneman**
612-373-9413 or shanneman@slcu.com
 - ❖ **Alison Wilson**
763-569-9977 or awilson@slcu.com
- SLCU Glenwood**
- ❖ **Pam Lundquist**
320-634-1910 or toll-free 877-634-0020 or plundquist@slcu.com
- SLCU South Metro**
- ❖ **Debra Bakken**
952-895-5277 or dbakken@slcu.com
- SLCU St. Paul**
- ❖ **Jeanne Kohlhaas**
651-793-0830 or 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!

*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-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
or loans@slcu.com

Loan Applications & Rates

Loan Applications & Rates can be found at all SLCU offices & our website at 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 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.