

# COLLEGEVILLE COMMUNITY CREDIT UNION

QUARTERLY NEWSLETTER — MARCH 31, 2010

## Spring Loan Sale Time!!!

As the snow melts and the weather improves, it is time again for our annual Spring Loan Sale.

The Credit Union has always been committed to keeping our loan rates as low as possible. Now, we will guarantee it!!!

For a limited time, the Credit Union will beat the loan rate quoted by any local financial institution by .25%. With interest rates at or near historic low levels, now is the time to make a major purchase or re-finance a loan currently at another financial institution.

This offer is for all "New Money" Consumer loans with the Credit Union (Home Equity loans are not included), and includes loans re-financed at the Credit Union from other local financial institutions.

The rate quoted by the other local financial institution must be in writing and presented to the Credit Union, and our standard credit approval guidelines and policies apply. Hurry to take advantage of this opportunity as it will only last for a limited time, based upon member demand.

**Volunteer Spotlight:** We would like to take a moment to thank Robert Dumonceaux and James O'Meara for their dedication and commitment to the Credit Union. Both Bob & Jim recently retired from the Credit Union's Board of Directors. Bob served for 36 years (also was Board Chair for 25 years) and Jim served for 22 years. Both were recognized at the Annual Meeting for their hard dedicated service. Once again, thank you Bob & Jim. The Credit Union could not run without volunteers like you.

**Home Equity Loan Rates** The interest rate on Home Equity Credit Lines will remain at 4.75%. Note this does not effect those members that have a locked interest rate. Your rate will not change until your lock rate agreement expires. In such cases, we will send you a notice of the rate change.

**PHISHING ALERT!!!** The Credit Union will never request personal information via e-mail, or ask a member, via e-mail, to verify, update, or confirm personal information. Please contact the Credit Union if you receive any suspicious e-mail messages regarding your Credit Union accounts.

## 2010 Annual Meeting

Thanks to all members that attended the Credit Union's 2010 annual meeting. At the meeting, the 185 members in attendance elected 2 new Directors: Michael Roske and Terrence Schwab. And, Ralph Meyer was re-elected to the Credit Committee. Junior members of the Credit Union watched a DVD and several door prizes were awarded to members. Lunch and refreshments were also served. Thank you to all those that accepted nominations for the open positions. Thanks also to the nominating committee (Diane Schneider, Lloyd Opatz and Carol Pfannenstein), all that helped organize the meeting, and all Credit Union volunteers/staff and their families that helped with the kitchen work, set up and clean up. The meeting could not happen without the work of all of you. Once again, thank you.

## Looking for the Perfect Gift?

The Credit Union offers prepaid Visa Gift Cards for members. These make great gifts and are available in almost any dollar amount. Unlike store cards, Visa gift cards are accepted anywhere in the world Visa is accepted. The best part is they are free to members. Contact us today to learn more about prepaid gift cards, travel cards and debit cards offered by the Credit Union.

## Home Equity Loan Sale!!!

We are continuing our special on Home Equity Lines of Credit (HELOCs) through June 30, 2010. Open a new HELOC and we will lock your interest rate at **5.00%** for **3 years**. After the lock period, the interest rate will be variable for the remaining term (Prime Rate +.25%). In addition, the Credit Union will pay up to \$250 of your closing costs for new Home Equity loans of \$15,000 or more. Any members with an existing HELOC can take advantage of this promotion by taking a draw of \$15,000 or more from your existing HELOC. And, we will lock your rate for another 3 years!!! Call the office to take advantage of this promotion.

## CURRENT INTEREST RATES

### SAVINGS

- Checking .30%
- Share Savings .40%
- Deposit Savings
  - \$0 - \$2,499 .45%
  - \$2,500 - \$4,999 .50%
  - \$5,000 - \$9,999 .55%
  - \$10,000 - \$24,999 .65%
  - \$25,000 - \$49,999 .75%
  - More than \$50,000 .90%
- IRA Savings (Trad. or Roth) 1.10%
- Certificates of Deposit

(Minimum Deposit)

3 Month	.75%	(\$500 Minimum)
	\$1,000	\$5,000 \$10,000
6 Months	.90%	.95% 1.00%
1 Year	1.15%	1.20% 1.25%
2 Years	1.45%	1.50% 1.55%

(CD & Savings Rates Quoted on an A.P.R. basis, actual yield, the A.P.Y., will be slightly higher)

### LENDING RATES

- New - Titled 4.74%
- Used - Titled 5.74%
- New - Non-Titled 5.74%
- Used - Non-Titled 6.74%
- Home Equity Line Of Credit 4.75%
- Signature (Unsecured) 8.74%

All Lending rates are quoted on an "as low as", A.P.R. basis. Member Credit history obtained from a credit bureau will be used to determine the member's actual lending rate.

## Credit Union Recipe Corner By Daniel Ebensteiner

### Breakfast Casserole

24oz. frozen shredded hash browns,  
Thawed  
1/3 c. melted butter or margarine  
1 c. shredded cheddar cheese  
1 c. diced ham or bacon  
3/4 c. milk  
6 eggs  
salt and pepper to taste  
1 small onion or green pepper is optional  
Grease a 9x13 pan. Break hash browns up into shreds. Press between paper towels to remove moisture. Put in pan and brush with melted butter. Bake 25 minutes at 425 degrees. Remove from oven and sprinkle diced ham and shredded cheese on top.  
Beat eggs and milk together. Pour over cheese and ham. Bake at 350 degrees until knife come out clean.

Have a great recipe? Submit your recipe's for our Quarterly Newsletter. We'll add \$10 to your account if we print your recipe!!!

Phone 320-363-7751  
Fax 320-363-0353  
www.Collegevillecu.com

Collegeville Community Credit Union  
P.O. Box 5577  
Collegeville, MN 56321

Office Hours  
7:30 a.m to 5:00 p.m.  
Monday — Friday

