

Fall 2011

**1**

Checking With Catholic & Community Is Absolutely Free

From Santa To Uncle Sam  
Our Loans Have You Covered!

**2**

Holiday Budget Help

We Have A Gift For You!

**3**

You've Got More Connections  
You Need More Protection

Tell Us When You Travel

**4**

Keep Current With C&CCU

Wire Transfer Changes

Savings Bond Bulletin

Holiday Closings

# Service Matters

Proudly serving those who live or work in St. Clair, Madison and Monroe Counties

**NO FEES**



**NO MINIMUMS**



**NO KIDDING!**



## Checking With Catholic & Community Is Absolutely Free

Five dollar fees for using a check card and \$15,000 account minimums? They must be joking. Big banks say these monthly charges and extreme requirements are just a part of the act, but Catholic & Community Credit Union knows that convenience and service are no laughing matter.

Check out these great checking account features:

- No monthly charges or minimum balance requirements
- Free Visa® Check Card and ATM Card service
- Access to more than 28,000 surcharge-free ATMs
- Around-the-clock convenience with free home banking and E-statements

Whether you want to open your very first checking account or transfer an existing account from a different financial institution, C&CCU can help you enjoy serious savings. Stop by one of our locations, or visit [www.catholicandcommunitycu.com](http://www.catholicandcommunitycu.com) to open your free checking account today!

## From Santa To Uncle Sam

*Our Loans Have You Covered!*



Santa only comes around once a year, and Uncle Sam hasn't been to a family dinner in ages – yet both of them can make a big difference in your budget. That's why C&CCU offers unsecured personal loans! Get the funds you need for presents, holiday travel and even tax costs – all at great low rates.

**This winter, you can borrow up to \$5,000, and pay rates as low as 7.99% APR\* for an 11-month term!**

You'll enjoy a quick approval process with no application fee or hidden costs, and you can use the money for any purpose. Plus, you'll enjoy low rates and affordable payments that beat most credit cards!

When Santa brings you bills instead of presents and Uncle Sam starts pointing your way, it's time to talk to C&CCU. Contact us for complete loan details today!

\*APR = Annual Percentage Rate. Loan approval and rate based upon member eligibility and creditworthiness. Contact the credit union for complete details.

## We Have A Gift For You!

You picked out educational games for the kids, jewelry for Mom and power tools for Dad, but there isn't a gift on the list just for you. That's why C&CCU is offering the chance to skip your December auto loan payment. We're giving you the gift of one less bill to pay and some extra seasonal spending money!

Qualified members may opt to skip their December auto loan payment, and enjoy some seasonal spending money. Stop by one of our three branches to fill out an application, and you could be approved to postpone your December 2011 payment until the end of your loan.\*

Contact the credit union to apply for Skip-A-Payment Program, and stuff your stocking with extra savings!

\*Does not apply to mortgages or credit cards. Member must be current on all loan payments. Eligibility based on applicant credit and other factors. A specific processing date is not available, due to the ongoing processing of all member applications. You may only participate in the Skip-A-Payment program once per 12 months. Auto loans with GAP insurance are limited to two skips for the entire loan term. Contact the credit union for complete details.



# Holiday Budget Help



According to the National Retail Federation, Americans spent \$36.4 billion during the 2010 holiday shopping season. And, though the 2011 holiday season is just getting started, consumers are likely to match last year's figures with average receipt totals around \$650 per person. Despite heavy spending, it is possible to set a holiday budget and have a happy new year. Check out these tips:

- **Budget for everything.**

Gifts, decorations, food, refreshments, cards, postage, travel expenses and charitable contributions should all be considered. Once you have a grand total, break the figure into weekly or monthly chunks and consider using a C&CCU Secondary Savings account to gradually save the funds you'll need.

- **Make a complete gift list.**

Include everyone from relatives, coworkers and friends to your postal carrier and children's teachers. Set a firm cost limit for each person, and specify whether people will receive a card, something from the 'make or bake' gift category or a store-bought gift. Remember, your C&CCU Visa Check and Credit Cards entitle you to special savings at certain retailers, so you can save on the gifts you'll need to buy. Visit [www.visa.com](http://www.visa.com), and click on the 'Personal' tab to find discounts you can use.

- **Keep track of spending.**

If possible, do your holiday shopping with cash, and only take the amount you've budgeted for gifts. You'll be more conscious of how much you're spending, and you'll have to stop when the cash is gone so your budget will remain intact. If you don't have the funds you need for holiday shopping, contact the credit union. Our Signature Loans start at just 8.50% APR\*, so you'll be able to pay for holiday needs without the high interest or hefty fees.

\*APR = Annual Percentage Rate. Rate quoted is for an unsecured loan with a 12-month term. Membership eligibility and creditworthiness apply. Contact C&CCU for complete loan details.

# You've Got More Connections

## *You Need More Protection*

Facebook, online shopping, LinkedIn, Twitter and email make connecting with your friends, your family, your favorite stores and your accounts easier than ever. However, identity thieves can use these technologies to connect with people's personal information. How do you protect yourself and your accounts? Check out these tips:

- Don't use public Internet networks to conduct private business online. The connections at places like Panera, Starbucks and McDonalds are convenient, but not safe. Even if the websites you're visiting are secure and start with https://, tech-savvy people using the same public network can easily view your online activities and steal your information.
- Limit the information you reveal online, and use complicated passwords for all online accounts. Do not give out private information or account data on social networks, and update your passwords frequently to ensure greater safety.
- Sign up for e-statements whenever possible to keep documents password-protected, and store hard copies in a secure location away from prying eyes. Shred unwanted documents such as credit applications, expired insurance forms or old bills.
- Never provide personal or account information to a person whose identity you cannot confirm. If you receive a call, text or email from someone claiming that there has been fraudulent activity on your account, do not respond directly. Instead, look up the correct number for the institution in question, and call them to sort out the issue.



### *Tell Us When You Travel*

As part of our normal safety practices, C&CCU monitors your credit and debit accounts for suspicious activity. If we suspect that your accounts have been compromised – either because of out-of-state activity or high-dollar transactions – your transactions may be declined until we can confirm that the charges are yours.

We want to ensure that your money is safe, and that your accounts are protected whether you are at home or on the road. That's why it's important to inform the credit union of any large purchases or travel plans in advance. Our staff will make a note of the plans, and you will be able to enjoy your trip or sign for that new purchase without financial hassle.

We appreciate your cooperation and patience as we work to ensure the security of all credit union funds. If you have a question or concern regarding these policies, please contact us at (618) 233-8073.



# Keep Current With C&CCU

From time to time, the credit union has to contact account holders to verify transactions, discuss a loan closing or confirm account changes. That's why it's important to review your personal information with the credit union and keep our files up to date. If you have moved, changed phone numbers, or need to add joint owners or beneficiaries, we want to know. We also would like to make your financial transactions as smooth as possible by keeping a copy of your current identification on record. Stop by one of our offices to update your information today!

## Wire Transfer Changes

Recent updates at the credit union have changed the process for sending and receiving wired funds. If you wish to use wire services with C&CCU, please contact the credit union. We will guide you through the updates and help you complete your transaction quickly and smoothly.

## Savings Bond Bulletin

The U.S. Department of Treasury announced it will eliminate over-the-counter sales of paper savings bonds on December 31, 2011. After that date, paper bonds will no longer be available at any financial institution. If you would like to purchase a savings bond or manage existing bonds, visit [www.treasurydirect.gov](http://www.treasurydirect.gov). Paper bonds may still be redeemed at C&CCU, and any current bonds that have not matured yet but have been lost, stolen or destroyed can be reissued in paper or electronic form.



## Holiday Closings

Our offices will close in observance of the following holidays:

**Christmas**  
Monday, December 26

**New Year's Day**  
Monday, January 2

Fall 2011

ServiceMatters



NOV114567P

Abby 24-Hour Touch Tone Teller:  
(618) 257-3861  
[www.catholicandcommunitycu.com](http://www.catholicandcommunitycu.com)

**Visit Us Online!**

**Main Office:**  
1109 Hartman Ln. Shiloh, IL 62221 (618) 233-8073  
Monday - Friday 9 a.m. - 5 p.m.  
Saturday 9 a.m. - Noon

**Branch Offices:**  
6100 W. Main St. Belleville, IL 62223 (618) 233-2212  
Monday - Friday 8 a.m. - 6 p.m.  
Saturday 8 a.m. - Noon

1900 Carlyle Ave. Belleville, IL 62221 (618) 222-1508



PRSRPT STD  
U.S. POSTAGE  
PAID  
ST. LOUIS, MO  
PERMIT NO. 175