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

## C&CCU Now Has 4,129 Branches!



It's true! Catholic & Community Credit Union has joined the Credit Union Shared Branch Network, which gives our members access to their accounts at any of the 4,129 participating credit union branches.

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home or your favorite travel destination, your credit union is always nearby!

Anywhere you see the swirl,  you can conduct a range of transactions, such as:

- Deposits
- Withdrawals
- Loan payments
- Transfer funds between accounts
- Purchase money orders, travelers checks and official checks\*
- And more!

To take advantage of this service, you only need to bring your account number and your valid, government-issued photo identification, such as your driver's license or U.S. passport, when you enter a shared branch.

\*May not be available at all outlets and locations.

## Catholic & Community Credit Union Is Secure

***Federal Share Insurance Locked At \$250,000***

Federally-insured credit union member accounts are now permanently insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a fund that is backed by the full faith and credit of the U.S. Government. Catholic & Community Credit Union is protected by this coverage, ensuring that there is no safer place for our members' funds.

## WARNERS' WARM-UP X

Ten years of teaming up to keep the Bi-state warm every winter  
November 1-14

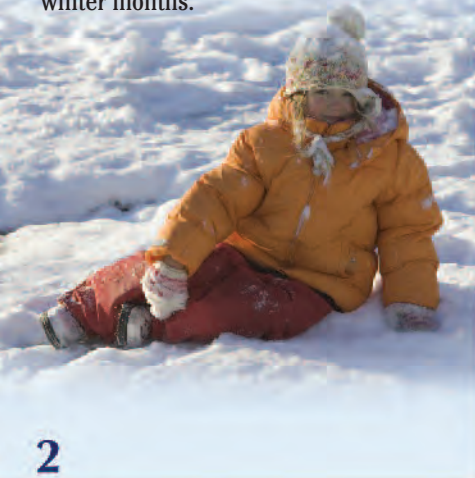
### Help The Bi-State Area Bundle Up C&CCU Supports Warners' Warm-Up

Though many of us dream of a white Christmas and enjoy playing in the seasonal snow, others do not have the warm winter clothing necessary to protect them from the elements. Former St. Louis Rams quarterback Kurt Warner and his wife, Brenda, recognize that need, and ask for your help with their annual coat drive, Warners' Warm-Up.

What started as a one-day drive prior to a Rams football game in 2001 has become a successful annual campaign, collecting more than 100,000 coats to date. Now in its tenth year, Warners' Warm Up hopes to continue the tradition of giving and warmth, and C&CCU is proud to be a part of that tradition.

As you prepare for the coming cold and purchase new winter wear, remember to save your gently-used coats or purchase an extra winter coat for this event. A collection box will be placed in each of our offices, and we will accept your donations November 1 – 14. Monetary donations will also be accepted on-site, and the funds will be used to purchase additional supplies for those in need.

Please join us as we support Warners' Warm Up and work to keep our neighbors warm during the cold winter months.



## Don't Spend When You Can Save

We're sure you've heard the phrase, "Why buy the cow when you can get the milk for free?" It makes sense to save instead of spending. However, many people are doing just the opposite when it comes to their regular routine. Here's a quick list of products and services you shouldn't have to pay for.



### 1.) Cash

Surcharge fees from out-of-network ATMs or different financial institutions can rob your budget one swipe at a time! That's why C&CCU participates in the Allpoint and CO-OP ATM Networks. Members can access their accounts at more than 66,000 surcharge-free ATMs across the country. You can even visit the CO-OP Network website and download a database of locations to your GPS device, or use its phone application to help you find the ATM closest to you!

### 2.) Checking

Many banks are moving from free checking to fee checking, but not C&CCU. We offer checking accounts with no minimum balance requirement, no per-check fees, no service charges and convenient member services. Plus, you even earn interest on your average daily balance. Instead of paying money for checking services, you'll be earning it.

### 3.) Financial Data

By now, you've heard the jingle for freecreditreport.com, but did you know that this service isn't actually free? Instead, go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) for a free look at your credit history once a year. You'll be able to review reports from each of the three major credit bureaus to be sure that your financial records are in great shape. If you need help interpreting these reports or improving your credit, stop by C&CCU to speak with one of our loan officers. We can help you achieve financial success without the hefty credit counseling fees.



## C&CCU Offers Seasonal Solutions

Your credit union wants to help you make the upcoming holiday season merry and bright. That's why we have created loan and savings solutions that will help you afford the presents, travel, food and fun that make this time of year so special.

**Christmas Club Savings Accounts** help our members plan for holiday expenses by allowing them to save gradually. There is no minimum balance requirement, and these accounts earn great returns. Best of all, the funds become available just in time for a seasonal splurge! In fact, current Christmas Club members can expect a check the week of Oct. 1. If you don't already use this savings service, now is the perfect time to start saving for next year!

If you didn't get a chance to save for this holiday season, but still need the funds to make it great, check into a **C&CCU Holiday Loan**. Our low interest rates beat most credit cards, and we offer flexible terms that ensure affordable payments. You'll be able to afford the things you need and pay them off before the next holiday season rolls around! Contact our loan officers for full details on this great seasonal solution today!





## Get In The Driver's Seat With A Vehicle Loan From C&CCU

You don't need a navigational unit to find the best vehicle financing in town. Make C&CCU your destination for low rates and great service! Whether you're thinking of buying a new car or want to refinance your existing vehicle, we'll put you in the driver's seat!

Kick the tires on our loans:

- Receive great, low rates and affordable payments
- Choose your term, up to 84 months
- Get pre-approval for an advantage at the dealership
- We offer low-cost GAP insurance and extended warranties
- Enjoy a quick, convenient application process

Get into gear! Head to [www.catholicandcommunitycu.com](http://www.catholicandcommunitycu.com) to fill out an application online, call or stop by the credit union. With a vehicle loan from C&CCU, you'll be able to drive off with a great deal today!

## It Pays To Be A Credit Union Member

### Sprint Offers Discounts Through C&CCU

As a credit union member, there's never been a better time to save money on your wireless service. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more! Plus, with Sprint's new Satisfaction Guaranteed Policy, you get a chance to open a new line of service and try Sprint for 30 days!

With the Sprint Credit Union Member Discount Plan, you can enjoy 10% off most regularly-priced Sprint service plans and 15% off most regularly-priced Sprint business plans. Sprint will even waive the activation and upgrade fees on new accounts!

Visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com), call 877-SAVE-4-CU or visit your local Sprint retail location to learn more about these special offers. Tell your Sprint representative you're a C&CCU member, and start enjoying exclusive discounts today!



## Boost Your Jingle Bell Budget

### With Seasonal Skip-A-Payment

The holidays are an amazing, magical time; you get to visit the people you love, exchange warm wishes and personal gifts, share delicious meals and maybe even take a winter vacation. Though you enjoy all of these activities, they can be a little tough on your budget. That's why C&CCU offers a Skip-A-Payment program!

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 2010 auto loan payment until the end of your loan.\* Rather than worrying about your budget, you'll be able to enjoy the best of this holiday season. Don't delay!

Your credit union is pleased to bring you this special program year round, so you can have extra funds for the holiday season or any time you need a budget boost.

\*Does not apply to mortgages or credit cards. Auto loans only. 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. Contact the credit union for complete details.

## Holiday Closings

The credit union will close in observance of the following holidays:

- Columbus Day.....Monday, October 11
- Veterans Day .....Thursday, November 11
- Thanksgiving .....Thursday, November 25
- Christmas .....Friday, December 24  
Close at 12 p.m.
- .....Saturday, December 25
- New Year's Eve.....Friday, December 31  
Close at 3 p.m.
- .....Saturday, January 1

# Upcoming Rose Nevenser Events

## Bingo at the CK&L of I

Join us on Tuesday, October 19 for bingo, lunch and fun with your fellow Rose Nevenser Club members! The group will meet at the CK& L of I in Swansea at 10:30 a.m. The cost per person is \$19, which includes six cards for 25 games of bingo and a delicious lunch.



## Mystery Shopping Tour

This is not your regular trip to the mall! Join us for a trip to unusual and diverse stores tucked into various corners of St. Louis neighborhoods. The group will depart from the Shiloh branch at 8:30 a.m. on Tuesday, October 26, and will return at 5:30 p.m. The cost for this trip is \$71, and includes transportation, an experienced tour guide and lunch.

# A New Line Of Defense Introducing Open End Lines Of Credit

Catholic & Community Credit Union is proud to unveil a new way to protect your accounts from unexpected shortfalls: Open End Lines of Credit.

With an Open End Line of Credit, your accounts will be linked to the additional funds you need to cover expenses should you become overdrawn. This additional line of defense is less expensive than traditional Courtesy Pay coverage, and you won't pay a dime as long as you don't require an advance.

Check out these additional loan features:

- Limits range from \$500 to \$1,500
- Convenient advance options
- No annual fee
- Low interest rates and monthly minimum payments

Approved members can access their lines of credit through debit card transactions, ATM cash advances or by making a request at the credit union. Protecting your accounts has never been this affordable or convenient!

Contact a C&CCU Loan Officer for full details on our Open End Line of Credit or to apply.

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

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

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

**Drive-Up Hours:**  
 1900 Carlyle Ave.  
 Belleville, IL 62221  
 8 a.m. - Noon  
 Saturday  
 (618) 222-1508



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