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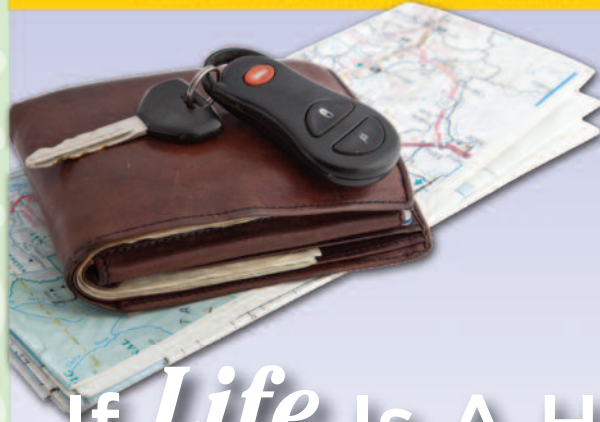
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Proudly serving those who live or work in St. Clair, Madison and Monroe Counties



If *Life* Is A Highway We Can Help Pay For The *Trip!*

If financing your car with a big bank has put you on a bumpy road full of budget potholes, unexpected toll charges and poor service at the drive-thru, it's time to find a better route. That's where Catholic & Community Credit Union can help! Our vehicle loans can put you on Easy Street with low rates, flexible terms and helpful service.

Transfer your vehicle loan from another lender to C&CCU, and we'll give you 1% cash back on your loan!*

Not only will you save money on your monthly payments, but that extra cash will also come in handy for gas, repairs or any other need! Plus, all of our loans feature full service:

- Finance up to 120% of your vehicle's value for up to 84 months
- Pay rates as low as 2.85% APR*, and enjoy affordable monthly payments
- Avoid hidden fees or prepayment penalties
- And more!

Refinance your vehicle loan with C&CCU, and we can provide the insurance you need to keep your investments safe down the road. We have GAP insurance plans to pay the difference between your insurance coverage and your loan amount if your vehicle is stolen or totaled. The credit union also provides optional extended warranty plans to protect your vehicle and your budget in the event of a mechanical breakdown.

Transferring your loan over to C&CCU is quick and easy! It only takes a phone call to get started, and our friendly and professional loan staff will help you navigate toward a better loan and bigger savings. This offer is only good for a limited time, so hit the highway for C&CCU today!

*APR = Annual Percentage Rate. Actual rate dependent upon member eligibility and creditworthiness. Cash-back offer is valid from 4/1/11 to 8/31/11. Cash-back funds are paid at the rate of 1% of loan value, and will be deposited into member share account upon loan closing. See credit union for complete details.

Don't Be Scared

Catholic & Community Credit Union Is Here To Help

Get
1%
Cash Back!

Life can be scary sometimes – like when hungry zombies chase you, or your credit card company raises interest rates – but you don't have to be afraid of a Visa® Credit Card from Catholic & Community Credit Union. Our credit options offer friendly, personal service without the scary small print.

Open a Visa Credit Card with us today, and we'll give you 1% cash back on your balance transfers to keep your savings safe!* Don't worry, we don't

charge transfer fees. And, if you have a question about your account, you'll speak to a real person.

Grab your flashlight, and check out these great card features:

- Low, fixed interest rates
- Convenient account access and payment options
- A 25-day grace period on all purchases
- No balance transfer, cash advance or annual fee

Don't be scared to compare your current credit cards to a Catholic & Community Visa Credit Card. Contact the credit union at (618) 233-8073, or stop by the branch near you to apply today!



*Cash-back offer is valid through 10/31/11. Member must transfer balances from a different lender to qualify. Contact the credit union for complete details.



New Site, Same Great Service

Catholic & Community has a new, streamlined website! With just a few clicks, you can learn more about our services, loans and account options. We've included the forms and applications you need to manage your money, along with helpful calculators and educational resources. Plus, all of the latest details on special events and exclusive offers can be found on our What's New page. We hope you'll check it out at www.catholicandcommunitycu.com, and let us know what you think!

Home Improvements A Good Investment?

Summer is a great time to make home improvements and upgrades, and 64% of Americans plan to do just that, according to an American Express survey. But what projects will bring you the best return on your investment?

Hit The Deck

According to a report from *Remodeling* magazine, adding a deck is one of the smartest improvements homeowners can make. You could recoup as much as 72.8% of your cost through increased home value, and gain a great place to entertain guests on summer afternoons. Similarly, patios and gazebos can also boost backyard enjoyment along with resale value.



Pools Are All Wet

The National Association of Realtors says in-ground pools could add as much as 8% to the resale value of your home, but the installation, maintenance and insurance costs may offset that advantage. Opting for an above-ground pool is even less advantageous, since it can lower a home's value by 1.9%.

Savings At Your Door

In terms of cost-to-value, replacing your doors can be a great way to upgrade your home! Replacing your entry doors with secure, steel doors will yield as much as a 102.1% return. And that old garage door? A safe, stylish replacement can return 83.9% of its value to the homeowner at resale.

If you have summer improvements planned, make sure you contact C&CCU for a Home Equity Line of Credit. We can help you fund the doors, deck and more – all at rates as low as 2.99% APR*! Borrow as much as 90% of your home's equity, and you could even enjoy tax-deductible payments. See your tax advisor for complete details, then call (618) 233-8073 to apply today!

*APR = Annual Percentage Rate. Actual rate dependent upon member eligibility and creditworthiness. Contact the credit union for complete loan details and restrictions.

Lose The Wait With E-Statements

Take a number. Get on the waiting list. Stand in line. Wait your turn. In a fast-paced world, nothing is worse than having to wait. Thankfully, there's no line or list at Catholic & Community Credit Union. When you sign up for E-Statements, your financial statements are sent to you with no delay. It's convenient, easy, fast and free!

Available through your secure online banking account, E-Statements are ready for review at the close of each month. Instead of waiting on the mail, you can review your statement when you're ready. Then, save it on your computer without worrying about identity theft or fraud. Your information stays perfectly secure and perfectly organized, so you can track your spending, monitor payments and manage your budget in just a few clicks!

So, what are you waiting for? Go to www.catholicandcommunitycu.com, and log on to Member Account Access to sign up today!



Is Your Budget Back-To-School Ready?

It's a new school year, which means new uniforms, computers, dorm furniture, books, meal cards and more. Your kids may be heading back to school, but their educational needs have you heading to the poor house. Luckily, you don't have to walk uphill – both ways – while barefoot and carrying your younger siblings on your back to get the funds you need this fall. You just have to talk to Catholic & Community Credit Union.

Your credit union now offers a Back-To-School Loan, so you can handle the school supply list and still save! Check it out:

- Generous credit limits and great, low rates
- Flexible terms up to 36 months
- Easy applications and quick loan approval
- Convenient payment options and online account access

With help from C&CCU, your budget will be ready to head back to school. Visit our website, www.catholicandcommunitycu.com, to learn about all our loan options, or contact us at (618) 233-8073.



Shred Day Savings

When you hear about savings, you probably think of low interest rates, high dividends or small payments. However, during a C&CCU Shred Day in May, the savings were very different. By shredding and recycling their unwanted documents, our members saved five cubic yards of landfill, 26 trees, 570 barrels of oil and 10,500 gallons of water! Thank you to everyone who helped us save resources at the shred day event.



Why Throw Away Your Money?

Save More With Sprint

Join more than 1 million credit union members nationwide who are already saving \$90 million on their wireless plans! Catholic & Community Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

You'll receive:

- 10% off most regularly priced Sprint service plans
- Up to \$125 in service credit when you purchase a new phone
- Waived activation fee on new activations
- Waived upgrade fee

This offer is available to new and existing Sprint customers. Visit www.SprintSave4CU.com, call (877) SAVE-4-CU, or visit your local Sprint retailer. Just tell them you're a Catholic & Community Credit Union member to get this exclusive discount. Ask to be attached to the NACUC_ZZM Corporate ID, and start saving with Sprint today!

Upcoming Rose Nevenor Events

Bingo at the CK&L of I

Join us on Tuesday, September 20, for bingo, lunch and fun with your fellow Rose Nevenor 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.

Village Sites & Bluff Top Delights

On October 18, the Rose Nevenor Club will travel the Great River Road with Bluff City Tours. The group will make several stops along the way, and enjoy lunch on top of the bluff in Grafton at Tara Point Inn. We'll depart from the main credit union office at 8:30 a.m., and tickets cost \$88.50.

Look for your Rose Nevenor newsletter in the mail, and get all of the details for group events. If you are not on the mailing list, contact Vicki at (618) 233-8073, ext. 481.



We Support Warners' Warm-Up

Members will once again be able to donate winter wear to families in need as part of Kurt and Brenda Warners' Warm-Up Winter Coat Drive. You may bring your new or gently-used coats, gloves, hats and scarves to the credit union between November 1 and 14. Monetary donations will also be accepted, and the funds will be used to purchase additional winter supplies. Thank you in advance for your support!

Holiday Closings

Our offices will close in observance of the following holidays:

Labor Day

Monday, Sept. 5

Columbus Day

Monday, Oct. 10



Summer 2011

ServiceMatters



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

Visit Us Online!

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

Branch Offices:
6100 W. Main St. Belleville, IL 62223
Monday - Friday 8 a.m. - 6 p.m.
(618) 233-2212
1900 Carlyle Ave. Belleville, IL 62221
Saturday 8 a.m. - Noon
(618) 222-1508



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