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

## Start Your Year Off With A Bonus!

Catholic & Community Credit Union is pleased to announce that members earned a bonus dividend of 1.00% APY\* on share account balances \$40 or greater for the month of December. This is in

addition to the .75% dividend for this quarter. Your credit union is stronger and safer than ever, and we are happy to reward our members in this way.

Remember, C&CCU is not for profit, and we hope to continue serving all your financial needs in the years to come. We appreciate your trust and business throughout 2010, and we hope that 2011 brings the best for you and your family.

\*APY = Annual Percentage Yield.

## Make A Resolution To Save

### Transfer Your High-Rate Balances To C&CCU

It's common to make resolutions to improve your habits, your health or your financial situation. However, it seems that the big credit card companies have made their resolutions to charge higher interest rates, hike up the fees and require bigger monthly payments – all while lowering credit limits. Put your savings before their profits this year, and transfer your balances to a low-rate Visa® Credit Card from Catholic & Community Credit Union!

If you've made a resolution to save, check out the benefits of a C&CCU Visa Credit Card:

- Enjoy fixed rates as low as 9.90% APR\*
- Make cash advances without fees or hidden charges
- Receive a 25-day, interest-free grace period on purchases
- Pay no annual fee and no monthly service charge

It's easy to transfer your high-interest debt to a C&CCU Visa Card – our staff can help you make the switch! Call for full details, or stop by one of our offices to complete an application, and start saving more today!

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



## Pay For Your Next Car With Cash

Cash-back offers. Rebates. Seasonal sales. Trade-ins. With all of the factors that affect your next vehicle purchase, it's hard to be sure that you're getting the best possible deal. However, there is one way to motivate sellers and drive that hard bargain right off the lot – pay with cash.

As a cash customer, you wield more power than those people who still require financing or rely on their trade-in for a more affordable deal. When you have the cash in hand for your next car, truck or SUV, you can't be turned down on a reasonable offer. So, how do you ensure you'll have all of the negotiating power you need? Get approved for a C&CCU Auto Loan before you shop the lots!

Not only can we give you the funds you need for your next vehicle, but you'll also have the leverage you want when it's time to negotiate



price. Our loans feature rates starting at 2.99% APR\*, and we offer flexible terms up to 84 months. Plus, you'll pay no application fees or early payment penalties. With a C&CCU Auto Loan, you'll get the vehicle you want at the best price available, and you know you'll enjoy personal service from the credit union you know and trust.

If you're in the market for a new car, truck or SUV, contact the credit union today. We can pre-approve your loan, and you can pay for your next car with cash!

\*APR = Annual Percentage Rate. Rate quoted is lowest available rate. Actual rate will depend upon member eligibility and creditworthiness. Contact C&CCU for complete loan details and applicable fees.

## Upcoming Show Schedule

These shows feature the latest products, services and experiences available. Remember to contact C&CCU before you go, and you'll have the funds you need to pay for the upgrades you want!

### St. Louis Boat & Sports Show

2/9/2011 – 2/13/2011

America's Center & Edward Jones Dome

[www.stlouisboatshow.com](http://www.stlouisboatshow.com)

### Belle-Clair RV and Camper Show

3/4/2011 – 3/6/2011

Belle-Clair Fairgrounds

[www.bcfairgrounds.net](http://www.bcfairgrounds.net)



## Take Our Loans To The Show

It may be a little cold for camping, fishing, gardening or hitting the open road, but vendors in area convention centers are already warming up their best deals for next season. Before you head to the shows to find your next boat, deck, camper, car, hot tub, sunroom, truck or skylight, talk to Catholic & Community Credit Union.

We can help you take advantage of the special pricing at these events by pre-approving the loan you'll need. Whether it's a vehicle loan, an RV loan or a home equity line of credit, our rates are usually lower than manufacturer financing rates, and we offer low-cost loan insurance. Plus, when you are pre-qualified for your loan, you can negotiate your price as a cash customer!



Call (618) 233-8073, stop by any credit union office, or fill out a loan application at [www.catholicandcommunitycu.com](http://www.catholicandcommunitycu.com) today. You can even check out our booth at the upcoming Belle-Clair RV and Camper Show! With C&CCU, those plans for your home, garden or recreational vehicle can become a reality!

### We Have License Plate Stickers!

Skip the lines at the DMV, and get your Illinois license plate stickers at the credit union. Rose Nevenser Club members pay a convenience fee of just \$3, and all other members pay \$5. Contact us for complete details.



# New Year, New Protection

If you haven't signed up for a Catholic & Community Open End Line of Credit, now is the perfect time! You'll protect your accounts from unexpected shortfalls and be ready for all of the adventures, challenges and experiences 2011 has to offer.

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, personal checks, 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.



## Upcoming Shred Day

Every three seconds, someone becomes a victim of identity theft. Properly disposing of personal documents is one of the best ways to deter thieves and keep your identity secure. Bring your unwanted documents to the Shiloh branch of C&CCU on Saturday, May 7 between 10 a.m. and 12 p.m. to ensure the safety of your personal data.



Shredding services are free for credit union members, so turn in your old statements, cancelled checks, unwanted mail, CDs, floppy discs, spiral notebooks, credit cards and even prescription bottles, and enjoy peace of mind knowing your personal information is protected.

## Your Donations Make A Difference



Catholic & Community Credit Union would like to extend a sincere thank-you to all of the members who contributed to the 2010 Warners' Warm-Up Coat Drive!

With your help, we were able to collect 117 coats as well as cash donations to purchase even more.

The credit union would also like to thank those members who donated funds and products to the Belleville Area Humane Society. All of our four-legged friends certainly appreciate your generosity.



## Annual Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or, for certain bill-payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR and ACCEL/Exchange network(s).



The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the credit union with any questions you may have regarding this notice.

## Green Your Routine

The phrase 'Go Green!' may be cliché, but reducing your carbon footprint is still a worthy effort. If you're looking for ways to reduce waste, preserve resources, simplify your life and save money, we can help!

When you pay bills online and request electronic statements instead of traditional paper documents, you don't just save trees. You also save the funds and fossil fuels required for postage, processing and delivery of your bills, payments and notices. Catholic & Community Credit Union provides E-statements and Online Bill Pay as a complimentary service to our members, so going green is more convenient and secure than ever!

# Featured Employee

## Lori Walker, Loan Processor

Working her way up from a teller position, Lori Walker is the newest addition to the West Main branch loan department. A C&CCU employee since 2007, Lori can help you secure a new or used vehicle! Stop by and see her before you shop around, and Lori will help you determine the loan rate and payment information in advance.



Lori is a big football fan, and she loves spending time with her family watching the games. Here is one of Lori's crowd-pleasing recipes:

### Sweet Spicy Carrots

- 5 lbs. baby carrots
- 1 cup olive oil
- ½ cup cayenne pepper
- ½ cup white wine
- ½ cup garlic powder

- ½ qt. chopped onions
- 2 cups cilantro
- 1 cup brown sugar
- Salt and pepper to taste

#### Directions:

In a large pot, sauté onions in olive oil until tender. Add carrots, wine, salt and pepper, then bring to a simmer. Add cilantro, garlic powder and brown sugar, and cook until carrots reach desired tenderness. Serves your favorite team.

# Upcoming Rose Nevenor Event

## Bingo at the CK&L of I

Join us on Tuesday, March 15, 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 27 games of bingo and a delicious lunch. Everyone who attends has a great time, and our group had four winners in November. Congratulations!

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

## Holiday Closings

Catholic & Community Credit Union will close in observance of the following holidays:

**Presidents' Day.....Monday, February 21**

### Member Notice:

Catholic & Community Credit Union is no longer a part of the AllPoint ATM Network.

Winter 2011

ServiceMatters



JAN17/08-847P

(618) 257-3861

Abby 24-Hour Touch Tone Teller:  
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



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