



### Mortgage Options

Buy your first home, move to a larger home, or refinance your current residence with people you know and trust.

We offer conventional, FHA/VA, construction and adjustable-rate loans as well as reverse mortgages. Terms range from five to 30 years and feature competitive rates. For current rates please call (618) 222-1508.

### Personal Loans

With a personal loan, you'll have credit available when you need it, for whatever you need. These unsecured loans are approved based upon member credit, and the funds may be used for any reasonable purpose.

### Share Secured Loans

This loan puts your shares in the credit union up as "collateral." It's the easy way to earn dividends on the funds in your share account while you are using the funds from the loan.

### Home Improvement Loans

Fix your roof, remodel the bathroom, purchase energy-efficient appliances or add a new patio or deck with a low-cost home improvement loan from the credit union.

### Home Equity Line of Credit

A home equity line of credit is the ideal way to use the equity in your home for a variety of purposes. Borrow up to 90% of the value of your home, and take up to 15 years to repay your loan. Best of all, your payments may even be tax-deductible (see your tax advisor for details).

### Christmas Loans

Don't rely on high-interest, big-bank credit cards for the holidays! Get a low-cost Christmas loan from the credit union instead. You'll enjoy one low rate and won't have to worry about a pile of bills after the holidays. Christmas loans are available for a limited time during the fall and winter.



[www.catholicandcommunitycu.com](http://www.catholicandcommunitycu.com)  
(618) 233-8073



*Main Office*  
1109 Hartman Ln.,  
Shiloh  
Fax: (618) 233-5794



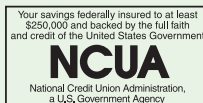
*Branch Office*  
6100 W. Main St.,  
Belleville  
Fax: (618) 233-1033



*Branch Office*  
1900 Carlyle Ave.,  
Belleville  
Fax: (618) 355-0374

*Hours at all locations*  
Lobby:  
Mon-Fri. 9:5, Sat. 9-12  
Drive-up:  
Mon-Fri 8-6, Sat 8-12

*ABBY 24-hour automated teller*  
(618) 257-3861



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# Services



Your Hometown Credit Union



(618) 233-8073

You have many choices when it comes to handling your personal finances. When you choose Catholic & Community Credit Union, you choose to do business with a community-based, member-owned financial cooperative. We serve your financial needs with a personal touch, and we never take your choice for granted.

Catholic & Community Credit Union is a not-for-profit financial institution owned by the members who join. Because there are no outside stockholders to pay, the credit union instead shares our success with you in the form of lower loan rates, better returns on savings and fewer fees.

Though credit unions are known for these financial offerings, Catholic & Community Credit Union puts the greatest emphasis on providing our members with quality service. We treat our members like owners, not customers. This focus on our members is why, for more than 20 years, consumers have ranked credit unions #1 in service among all financial institutions in surveys conducted by *American Banker* and other organizations.

With three local credit union offices to serve you, thousands of surcharge-free ATMs and a nationwide network of shared branches, Catholic & Community Credit Union provides convenient financial services with a hometown touch. Discover all we have to offer you today.

Your Hometown Credit Union

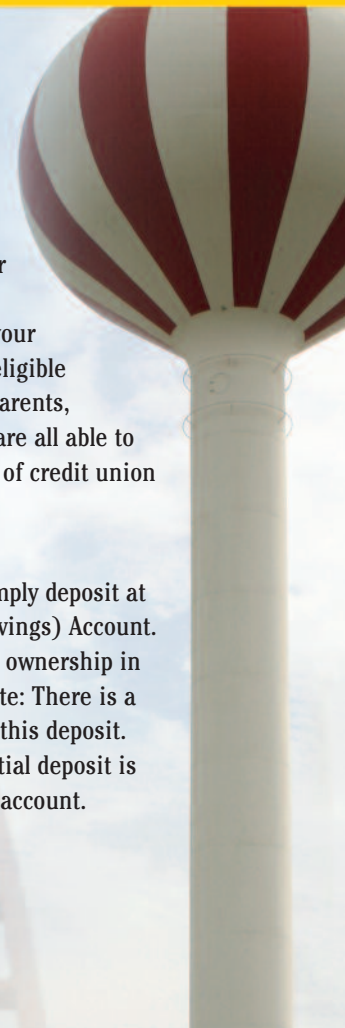
### Who Can Join?

The credit union serves anyone living or working in St. Clair, Madison, or Monroe Counties.

Once you become a member of Catholic & Community Credit Union, members of your immediate family are also eligible to join! Spouses, siblings, parents, grandparents and children are all able to enjoy the financial security of credit union membership.

### How Do I Join?

To join the credit union, simply deposit at least \$26 in your Share (Savings) Account. This share establishes your ownership in the credit union for life. Note: There is a \$1 membership fee paid by this deposit. The \$25 balance of your initial deposit is yours, and remains in your account.





## Savings/Investments

### Share (Savings) Account

Since every member of Catholic & Community Credit Union is an owner, your basic savings account is also known as a Share Account. All you need to do is keep a minimum of \$25 in your Share Account, and you can enjoy the many benefits of credit union membership. Dividends on your C&CCU Share Account are paid quarterly on balances greater than \$40.

### Money Market Account

You can enjoy a guaranteed rate of return and still have convenient access to your funds. With an initial deposit of \$2,500, you'll earn a fixed interest rate, and you can make up to six withdrawals per month.

### Certificates

For longer-term savings, we offer Certificates at very competitive rates. You can invest as little as \$500, and choose terms from six months to five years.

### Individual Retirement Savings Account (IRA)

An Individual Retirement Savings Account (IRA) from C&CCU is a great way to save for your retirement years. Dividends on this account are paid quarterly, and the interest you earn is tax deferred. You may make payments to your IRA through payroll deduction, regular deposits, or you may choose to make, single contribution annually.

### Secondary Savings Account

Catholic & Community Credit Union offers two accounts designed specifically for your special savings. With an "I Want" Savings Account, you can save up for a big splurge like a vacation, vehicle or even a new home.

With our Christmas Club Account, you can save all year to make the holidays merry and bright. Withdrawals are limited to encourage savings, and both accounts earn generous returns. With a minimum balance of just \$5, you can start saving today!

### Safety

Your C&CCU savings are federally insured to \$250,000 by the National Credit Union Administration (NCUA), the strongest deposit-insuring agent of the federal government. In addition, IRAs are separately insured to \$250,000.

### Insurance Products

For your added peace of mind, we offer matching life insurance for qualified members on savings accounts up to \$1,000.

### Convenience Services

#### Share Draft (Checking) Account

Our Share Draft Account is not only convenient, it saves you money. Check with us, and enjoy no minimum balance requirement, no per-check fee, Overdraft Privilege (for qualified members who opt in) and monthly statements. Plus, we pay dividends!

We also offer Rebound Checking, which is specifically designed for members who need a second chance to make the right financial choices. If you have been turned down for a checking account in the past, you may still qualify for our Rebound Checking account.

#### Ultimate Checking Account

Earn premium returns on balances up to \$25,000, and get refunds on your ATM charges! All you have to do is complete 12 non-PIN transactions with your debit card per month, and sign up to receive e-statements. There are no minimum balance requirements or monthly fees for this account. If you don't meet the high dividend requirements, you'll simply earn the standard return for that month.

#### ATM Card

A credit union ATM card gives you 24-hour access to your accounts whether you are traveling across town, across the state or around the world! With our ATM card, you can withdraw cash, transfer funds between your accounts and much more!



Enjoy surcharge-free access to your accounts at any of the more than 28,000 CO-OP ATMs nationwide, including three local C&CCU ATMs. Your card is also valid at any ATM displaying the Cirrus or Star logos.



#### Visa® Debit Card

With a checking account at the credit union, you may qualify for the convenience of our free Visa Debit Card. It's the easiest way to shop – just swipe your card and be on your way! Use it like a regular ATM card to perform ATM transactions from checking, and make purchases from any merchant who accepts Visa. Your card works like a credit card, but your purchases are deducted right from your C&CCU checking account.

#### 24-Hour Automated Teller

Access your accounts by using your touch-tone telephone or cell phone 24 hours a day, 365 days a year with ABBY, our 24-hour automated teller. Just dial (618) 257-3861, and you can transfer funds between accounts, get your account balance, see which checks have cleared – all at your convenience.

#### Free Home Banking

With our online home banking service, all you need is your personal computer and the Internet to access your credit union accounts 24 hours a day, seven days a week. Check your account balances, transfer money, review our latest rates, apply for a loan and much more! You can even pay bills online and receive free E-statements. Visit us today at [www.catholicandcommunitycu.com](http://www.catholicandcommunitycu.com)

## Line Of Credit Protection

This low-cost loan option protects your accounts in case of an unexpected financial need or mathematical mistake. With a Line Of Credit tied to your C&CCU Share Draft Checking account, you won't have to worry about bounced-check fees, vendor penalties or overdraft charges. Instead, the funds you need are automatically transferred to your checking account, and you simply pay one low interest rate.

## Shared Branch Network

Catholic & Community Credit Union participates in the Credit Union Shared Branch Network, which means members may access their accounts at participating credit union branches across the country. Make a deposit, withdraw funds, perform transfers, open a loan or handle many other financial transactions at more than 4,400 locations. For a list of shared branch locations near you, visit [www.branchnearyou.com](http://www.branchnearyou.com).



## Youth Services

Catholic & Community Credit Union wants to teach young members, not take advantage of them. We offer simple account solutions, personal attention and convenient products that foster education, develop independence and give our young members a smart financial start. With the guidance and support of an adult co-signer, young members can enjoy:

- Youth savings accounts
- Teen checking & debit access with no service charges
- First time auto loans & credit options
- Free online account service
- Plus more!

Contact the credit union to learn more about our convenient, complimentary youth services.

## Additional Services For Your Convenience:

- Direct Deposit/Payroll Deduction
- Money Orders/Cashier's Checks
- Notary Public Service
- Signature Guarantee
- Wire Transfers
- License Plate Renewal Stickers
- Real Estate Tax Payments
- Safe Deposit Boxes
- Lighted Night Depository

## Loans

### Auto, RV, Boat & Motorcycle Loans

C&CCU offers great rates as well as flexible repayment terms on new and used autos, RVs, boats and motorcycles. The application process is quick and easy, so you can get pre-approval before you shop, and take advantage of any available automaker rebates. Plus, there are never any hidden charges or repayment penalties. The credit union even provides optional GAP Insurance and Extended Warranty plans, so your investment will be protected from loss or mechanical breakdown.

### Camper, Trailer, ATVs, Jet Ski & WaveRunners

When you're ready to have some fun, look no further than the credit union! Enjoy low rates and generous terms on all new and used campers, trailers, ATVs, jet skis and waverunners.



## Visa Credit Cards

Catholic & Community Credit Union offers two Visa options to help our members enjoy greater buying power. Both cards feature low interest rates, no annual fee and a 25-day interest grace period on merchandise purchases. You can make payments conveniently at the credit union or through the 24-hour Automated Teller, and you can access your credit card information online. Apply today!

