

Introducing our new Platinum VISA® Rewards Card

STE is pleased to announce the new Platinum Visa Rewards Card that will be available in November, 2009!

By placing STE's new Platinum Visa Rewards Card in your wallet, you carry a card that lets you earn rewards points for purchases, cash advances, and balance transfers. You'll never pay an annual, cash advance, balance transfer, or over-the-limit fee. And, you'll never talk to a call center. You will receive personal attention from our specialized Visa Rewards Card associate.

Current Cardholders

You will experience no disruption to your current buying power. Your new cards will be issued with the same account number and PIN.

Not a cardholder yet? Call our Platinum Visa Rewards Card associate to receive a card that you'll be proud to carry.

No balance transfer fees

500 extra bonus points for all new balance transfers



Protect your plastics

- Don't let anyone use your card.
- Don't give anyone your PIN and don't keep your PIN in your wallet.
- Lighten up your wallet. Don't carry all of your cards in your wallet.
- Go electronic. Regularly review your account activity for potential fraud. Discontinue paper statements to discourage theft of identity or cardholder information.
- Use credit cards for major purchases and online purchases. In the case of a dispute, you don't want your checking account to be affected.
- Know your ATM! Pay attention to keypads, card readers, scratches and marks or residue on the key pad.
- Contact your financial institution if your card is lost, stolen, or you believe it's been compromised.

Bottom line: Be careful and use common sense. But don't be afraid of using plastic. In most cases, you are not liable for any charges that result from fraud. And remember, carrying cash has its own risks.

It's more than your name on that dotted line, it's your credit

A cosigner is an individual who agrees to pay a loan if the primary borrower defaults. The cosigner's credit history is generally stronger than the borrowers and reduces the risk of loss to the lender. It's a great thing for the borrower because he/she gets a loan despite weak credit. They are also able to build or rebuild their credit. However, there are risks for the cosigner.

What you should know if you decide to cosign:

- If the borrower misses even one payment, the lender can come after you for the payment.
- If the borrower does not pay the loan, you'll be responsible for paying off the loan and all associated costs.
- Your credit is linked with the borrower. If the borrower doesn't make timely payments, your credit can become impaired.
- Your debt ratio is affected and you may find it difficult to borrow for yourself if needed.
- Beyond the financial implications, cosigning can strain relationships if the borrower does not live up to the terms of the loan.

Credit Union membership has its benefits

Beyond great rates, low fees, and great service, there are additional savings exclusive to credit union members:

Sprint

- 10% off regularly priced Sprint and Nextel service plans (15% discount on most business accounts)
- Activation fees waived for new activations and phone upgrades (requires 2-year subscriber agreement, up to a \$36 value)
- Discounts on phones and accessories.

Current customers visit www.sprint.com/discount. Enter "Credit Union Member" in the organization/company field. Or call customer service: *Sprint 1-866-853-4931*

Nextel 1-800-390-9545 and ask for the "Credit Union member" program. Your checkbook, debit card, or statement demonstrates proof of membership. Photocopies are NEVER required. Please mention the following codes:

Corporate ID: NACUS_ZZM

IL Node: 0130554791

Root Node: 0130554459

Or visit: www.lovemycreditunion.org

Thor Industries

Credit Union members nationwide can save up to \$1,000 on select new, untitled eligible Motorhomes, Travel Trailers, Fifth Wheel Trailers and Park Models!

Visit: www.Lovemycreditunion.org for more information

Allied Moving Benefits

Credit Union members receive up to 60% off on moving and storage.

Visit: www.lovemycreditunion.org for more information

General Motors

GM is offering all current and eligible credit union members supplier pricing on new GM vehicles. This is in addition to most current incentives and special offers!

Visit: www.lovemycreditunion.org for more information

Chrysler

Receive up to \$6,000 in consumer cash back on select vehicles!

Visit: www.lovemycreditunion.org for more information

Serve your Credit Union Board of Directors

Annually, three Directors are elected to the Board of Directors by the membership. Board Directors represent the needs of the member and provide vision and direction for the credit union. Your democratic board gives you a voice in your credit union. If you are interested in running as a candidate for a director position so that you can contribute to the continued success of your credit union, please contact our office at 614-466-4988.

Important notice

It is important to maintain current addresses, phone numbers, and e-mail addresses on file. If you have recently moved or any of your information has changed, please contact our office and provide the updated information. For your protection, we require this information in writing or through E-Account profile update. Thank You!

Contact Us:

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www.stecu.net
information@stecu.net

Hours of Operation:

Monday-Friday: 8:00am - 4:00pm

Remote Access 24/7/365!

Member of Shared Branch Network.

Visit our web site for locations and hours.

Important Information:

Lost/Stolen Debit or VISA Cards

Debit: (800) 528-2273 or (800) 782-0279
VISA: (800) 808-7230 - 8:00am to 10:00pm EST
(800) 991-4964 - after hours and weekends

Need your card limit raised?

Call our office at (614) 466-4988 or
(800) 434-7300

We will be closed on:

Columbus Day • Monday, October 12, 2009
Veteran's Day • Wednesday, November 11, 2009
Thanksgiving Day • Thursday, November 26, 2009
Christmas Day • Friday, December 25, 2009
New Year's Day • Friday, January 1, 2010