

# Credit Union Information

## February 2012

### Privileges of Membership

STE Credit Union provides a full selection of products and services designed to meet your needs while offering exceptional cost and service value. A listing of a few of our services and value features is provided below.

Current rates and terms of share and loan products can be found on the reverse of this card. More information can be found on our user-friendly web site at [www.stecu.net](http://www.stecu.net). If you need further information, please call one of our friendly Member Services Representatives. We look forward to your active participation and hope you will take advantage of the many ways you can save money at STE Credit Union. Not for profit, not for charity, but for service.

### Service Information

- Free Electronic services:
  - Dynamic web site – [www.stecu.net](http://www.stecu.net)
  - E-Accounts – internet account access, join through our web site link
  - E-Statements – electronic statement delivery, join through E-Accounts
  - E-Pay – online bill payment service, join through E-Accounts. (Checking account required)
- Free Checking account services:
  - Mastercard debit card
  - No monthly service fee
  - Overdraft protection available, through savings, overdraft loan, or Courtesy Advance
  - VISA companion card
  - Over 1,000 surcharge free ATM's statewide – use the ATM locator on our web site to find a free ATM near you.
    - CO-OP Financial Services network
    - Alliance One network
- Access 24: 24-hour automated account information service
  - Call (614) 644-5060 or (877) 783-2899
- Direct deposit and/or payroll deduction available
- Shared Branching
  - Over 2,900 locations nationwide offering you in person access to your account.
- Free notary service
- Money orders and Cashier checks available
- Visa prepaid gift cards available
- Insurance products available
  - Supplemental insurance
  - Disability insurance on loans
  - Life insurance on loans
- ***Lifetime membership extended to you and all members of your family***



AMERICA'S  
CREDIT UNIONS<sup>SM</sup>  
Where credit can work more than money.



NCUA  
LENDER

ESI

CREDIT UNION  
SERVICE CENTERS



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Email: [information@stecu.net](mailto:information@stecu.net) | [www.STECU.net](http://www.STECU.net)

## Product Information - Effective February 1, 2012

We are committed to our members to offer the best possible rates and terms. We continually monitor our rates and change them monthly, or as appropriate. You may call us 24 hours a day or visit our web site for the most current rates.

Loan Terms and Rates				
Type	Max. Amount	Available Financed Amounts	Maximum Term	APR* as low as
New Autos & Trucks 2012 Models	\$50,000	100% of price of vehicle	36 Months 48 Months 60 Months 72 Months 84 months	2.49% 2.99% 3.24% 3.74% 5.25%
Used Autos & Trucks 2009-2011 Models 2005-2008 Models Earlier Models	\$50,000 \$50,000	100% of price of vehicle 100% of price of vehicle 100% of price of vehicle	60 Months 54 Months 48 months	3.49% 4.25% 7.75%
Youth Auto Loan Motorcycles & Watercraft Recreational Vehicles	\$50,000 \$75,000	Contact STE for details Contact STE for details Contact STE for details		
Home Equity Line of Credit <i>Line of Credit</i>	\$100,000	Up to 80% of appraised value less mortgage balance	15 Years	Variable rate set by prime
<i>Fixed Rate</i>	\$100,000	Up to 80% of appraised value less mortgage balance	10 Years	4.75%
First Mortgage		Contact STE for details	30 Years	Changes daily
Unsecured (Signature)	\$10,000 Aggregate of unsecured loan types	Maximum based on member's credit and income	36 Months 60 Months	9.90% 11.90%
Quick Cash Loans			36 Months 60 Months	9.90% 11.90%
Overdraft Loan			36 Months 60 Months	9.90% 11.90%
VISA - Platinum Rewards			Open	11.90%***
Rates are subject to change. *APR: annual percentage rate. **Home Equity Line of Credit: Up to 80% LTV based on prime. 81%+ LTV based on prime +1. *** Fixed Variable rate.				

Projected Dividend Rates		APR*	APY**
Shares	\$ 50 - 999	0.20%	0.20%
	\$ 1,000 - 9,999	0.20%	0.20%
	\$ 10,000 - 19,999	0.20%	0.20%
	\$ 20,000 and over	0.25%	0.25%
Certificates***			
Jumbo	\$100,000 minimum / 6 Months	0.75%	0.75%
Jumbo	\$100,000 minimum / 12 Months	0.80%	0.80%
Traditional	\$1,000 minimum / 6 Months	0.75%	0.75%
Traditional	\$1,000 minimum / 12 Months	0.80%	0.80%
Traditional	\$1,000 minimum / 18 Months	1.00%	1.00%
Traditional	\$1,000 minimum / 24 Months	1.19%	1.20%
Traditional	\$1,000 minimum / 36 Months	1.54%	1.55%
2nd Chance	\$5,000 minimum / 12 Months	0.80%	0.80%
2nd Chance	\$5,000 minimum / 24 Months	1.19%	1.20%
IRA	No minimum	0.30%	0.30%
IRA Certificate	\$5,000 minimum / 12 Months	0.80%	0.80%
Checking		N/A	N/A
Christmas Club****	No minimum	0.25%	0.25%
Rates are variable and subject to change. *APR: annual percentage rate. **APY: annual percentage yield. ***Certificate rates are rounded to nearest .001. Certificate yields are based on dividends posted to certificate. Penalty for early withdrawal. Dividend paid at disbursement. No withdrawals until disbursement date. No dividend paid on early withdrawal. ****Fixed rate.			