

## Introducing E-Mobile: Access your account anytime, anywhere

Your finances are now available at your fingertips! We have several mobile services that can be used to make accessing your account super convenient!

### *Get to your account with our new free E-Mobile service*

This service is available to you (did we say for free?) if you can access the internet from your mobile device and you are enrolled in our E-Account service (that's free, too!). Simply visit [www.stecu.net](http://www.stecu.net) on your mobile device and follow the prompts to get you started. Register your phone, bookmark the site, and you've got instant access to your account.

*Be sure to check with your carrier to see if you have a data plan that allows you unlimited web access. Otherwise, standard data charges may be assessed by your carrier.*

#### **Features:**

- View account balances
- Perform account transfers
- View 90 days of account history

Call our office at (614) 466-4988 for questions.

At STE Credit Union, security of your account is a top priority. Our mobile banking service has the highest industry-standard security features in place.

### *Free ATMs are a text away*

With our new ATM locator service, a free ATM is just a text message away. By texting 692667 and entering either the zip code or major intersection of where you are, you will quickly receive a text message with the nearest free ATM location. There is no charge for this service other than the standard text message fees charged by your cellular provider.

Save this number into your phone today so you'll have it handy when you need it. Just pull over first!

### *Turn by turn guide to Shared Branch locations*

#### GPS Mapping

You can download over 3,400 locations to your GPS. This new option joins the Shared Branch telephone and Web locator services. Visit our locations page on our web site for directions on how to download these locations.

#### *iPhone Users*

*A Shared Branching locator application has been released for Apple's iPhone and iPod touch. The app is free and will find you the nearest shared branch locations from your current location. Visit the App Store on your iPhone or iPod touch to download this free application.*

## We don't have to be next door to be your neighborhood bank.

You can do everything you need (and more) with:

- E-Accounts:** online account access
- E-Pay:** online bill payment
- E-Statement:** electronic delivery of statements
- EzCard:** online access to credit card activity
- E-Mobile:** mobile banking
- Loanliner:** online loan preapproval or loan application
- Web site:** online access to your account and credit union information
- Free ATMs:** Over a thousand statewide
- Shared branch locations:** Over two hundred statewide
- 24/7 Automated telephone access**

Member-owned means Member value



## You talked the dealer down.

### Why give it back to the lender?

There's more to a good auto deal than a successful negotiation of the new car's price and your old car's trade-in allowance. Clear and fair financing terms are just as important. Many people don't understand the ins and outs of the financing process; they just trust the dealer's finance guy to get them a good rate.

#### *There's more to your loan than a low rate:*

**The rate you see isn't always the rate you get.** Sometimes rates are different for a new car vs. a used car. And many lenders reserve their "best rate" for customers whose credit is perfect.

**Prepayment penalties and processing fees.** Many lenders add a prepayment penalty to a payoff amount, if paid before the loan term. High upfront application and processing fees can also be tacked on to the loan.

**Dealers get paid to direct your financing to a bank partner.** In exchange for sending your loan to a particular bank, the dealer receives fee income.

**Add on loan products.** Insurance add-ons make a lot of money for the dealer. Purchasing added loan protection can be beneficial; but if you want it, be sure to compare prices. You can always go back later and add those onto your loan.

#### *What you can do:*

**Compare rates and all fees.**

**Get preapproved before you start shopping.** Meet with a trusted lender and clarify your loan terms before you ever step foot on a dealer's lot. Request a preapproval letter.

**Read your loan documents and ask questions.** Don't sign what you don't understand.

**Remember that you are in the driver's seat.** Drive away with your new car on your terms.

*STE Credit Union offers low rates with a rate match option, no prepayment penalty, and low financing costs. Affordable insurance options are also available.*



New Model Rate

**4.9%** apr\*

EQUAL OPPORTUNITY  
L E N D E R

\*apr = annual percentage rate. Rates as of June 1, 2010 and are subject to change without notice.

## Important Information

### Action Required

All checking account holders were sent an important notice in April concerning major changes coming to our overdraft services, specifically our Courtesy Advance product. If we do not receive a notice from you to "Opt-In" for Courtesy Advance, your ATM and debit card transactions will no longer be authorized if funds are not available. This will take effect **August 15, 2010**. You may call (800) 434-7300 or (614) 466-4988 to opt-into the overdraft services. If you have any questions, please contact our Member Services Department.

### Internet Gambling

As a best practices precaution against members using their debit cards for potential *unlawful* internet gambling, we have blocked *all* internet gambling transaction codes that result from debit and credit card usage.

## Contact Us:

STE Credit Union, Inc.  
1980 W. Broad Street • Columbus, Ohio 43223  
ph: (614) 466-4988 • tf: (800) 434-7300  
fax: (614) 466-5118  
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:*

Independence Day (obs.), Monday July 5, 2010  
Labor Day, Monday, September 6, 2010  
Columbus Day, Monday, October 11, 2010