

You don't Need to Chase Around Town for a Free ATM or a Branch Location

We have over 8,000 members and 80% of them live outside of the Columbus area. Because our main branch location is in Columbus, it would be easy to assume we are not convenient. NOT TRUE! You can access your account at over 200 branch service centers and over a thousand free ATMs statewide. Even better: branches and free ATMs are available nationwide as well!

We know we won't always have the most locations in an area, but our goal is to provide you with many options so you can easily access your STE account.

The following chart shows you just how accessible we are:*

	Branches (shared)	Surcharge Free ATMs
STE - Columbus	25+	75+
STE - Cincinnati	30	90+
STE - Toledo	25+	75+
STE - Cleveland	8	40



Don't Waste Money on ATM fees!

From CNN Money: ATM Fees ranked #1 on biggest money wasters. We have plenty of free ATMs to choose from and finding one is easy:

- Visit our locations page at www.stecu.net and use one of the two ATM locators.
- Call the ATM locator number to find a location.
- Download our service center locations to your GPS.
- Sign up for text messaging locator service.
- Download a free iPhone locator map.

You can read the entire article for the other 9 biggest money wasters at: http://money.cnn.com/galleries/2011/pf/1105/gallery.money_wasters/?iid=HP_LN.

ATM Safety:

- Don't write your pin on your card or leave it in your wallet.
- If your ATM card is lost or stolen or if any unauthorized ATM transactions appear on your account, notify us (or other financial institution) immediately.
- After dark, use a well-lit location (preferably an inside ATM).
- Be on the alert for suspicious persons who seem to be lingering around the ATM (or in the parking lot), or emerge from "nowhere." Additionally, be observant to any cars that may follow you out of a parking lot.
- Have your ATM card ready and any deposit tickets completed and envelope sealed before going to an ATM.
- Stand between the machine and person behind you so no one can see you enter your PIN.
- At drive-up ATMs, keep your doors locked and windows up. Do not linger at walk up ATMs.
- Don't count your cash at the ATM.
- After the withdrawal, quickly place your money, receipt, card and wallet away before leaving the ATM.

ATM Myth!

If you should ever be forced by a robber to withdraw money from an ATM machine, you can notify the police by entering your PIN# in reverse.

NOT TRUE!

While there was an attempt a number of years ago to convince Financial Institutions (FI's) to provide such a security service, there are a number of problems that FI's decided could not be ironed out. **Problem One:** how to deal with numbers that would be the same forward and backward (1221). **Two:** how to relay an emergency dispatch message to the correct response team from across the country if a member is traveling. **Three:** there's little chance that an emergency response team could reach the ATM in time to make a difference.



*Search conducted on a 10 mile radius from the city center on the Credit Union Service Center (CUSC) Shared Branch locator at <http://www.cuservicecenter.com/> and the Alliance One Network at <http://www.atmallianceone.org/allianceone/>. STE also participates with CO-OP Financial Services at <http://www.co-opfs.org/public/locators/atmlocator/index.cfm> to provide additional surcharge free ATMs. STE does not warrant the accuracy of information from third party sites. CUSC, Alliance One, and CO-OP Financial Services are third party providers of network services and are not owned or are affiliates of STE Credit Union.

Your One Partner in Mortgage Loan Lending

We understand that the process of obtaining a mortgage loan can be time-consuming and stressful. Fortunately with STE Credit Union on your side, you have Jackie.

Jackie Herrbach, our mortgage loan specialist, will carefully walk you through the lending process step by step, starting with your first phone call or visit to our office. Her knowledgeable advice, quick response and friendly assistance doesn't end with the final swoosh of your pen at the closing table; with Jackie, you have a mortgage partner you can lean on for years after the ink is dry.

If you want advice, rates, or simply want to "talk mortgages," call Jackie directly at 614-466-4989 or email her at: herrbach@stecu.net.



EQUAL OPPORTUNITY
LENDER

For over 18 years, Jackie Herrbach has been providing individual service to our members interested in mortgage products.

A New Way to Save: Prewards®

While other banks are charging more fees or taking away rewards programs, we are **ADDING** rewards and value to our checking account product. An exciting way to save money by simply using your account exactly the way you always do is PREWARDS.

What is Prewards? A Preward is an incentive (like a coupon) linked to your debit card. You will receive merchant offers through email or text (whichever you prefer) that can be redeemed simply by using your card. Major retailers such as: Chipotle, Subway, Lowe's, Game Stop, Arby's, Target, and hundreds more participate in the Prewards program. You will receive 4 – 6 Prewards per week and the offers are good for 2 – 6 weeks, depending on the merchant.

How do you get your Prewards offers? You don't have to do anything except register your card at <https://STCU.myprewards.com>. You will be prompted to enter the first 6 digits and the last 4 digits of your card and the last 4 digits of your account number. It may take up to a week after your card is registered before your Prewards offers are presented.

Sign up, Swipe, Save!

Serve Your Credit Union: Board of Director's Candidates

Annually, three Directors are elected to the Board of Directors by the membership. Board Directors represent the needs of the members 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.

STE Credit Union, Inc.

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fax: (614) 466-5118

www.stecu.net / information@stecu.net

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

Personal Service isn't Lip Service

An STE account gives you many benefits such as no or lower fees, lower loan rates, higher deposit rates, and member rewards for using certain STE products. The best part of an STE account? Personal service isn't lip service: Our employees have an average of 8.5 years at STE and know our members and their needs.



Why throw away your money?

With the Sprint
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Discount Plan

You'll get:

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- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

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Just tell them you're a
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get this exclusive discount.

Ask to be attached to the
NACUC_ZZM Corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.
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We will be closed on:

Columbus Day: Monday, October 10, 2011

Veteran's Day: Friday, November 11, 2011

Thanksgiving Day: Thursday, November 24, 2011

Christmas Day (obs.): Monday, December 26, 2011

New Year's Day (obs.): Monday, January 2, 2012