



CERTIFICATE SPECIAL!



See below for more Certificate Specials
*annual percentage yield, 6-month certificate,
\$10,000 minimum



Fall 2007

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TO DO THIS FALL

De-Clutter:

Go through your basement, garage, and closets. Separate your unused items into three categories:

1. *Throw away* – Do you really need that dried up, used paint roller?
2. *Donate (or give away)* – What better way to get rid of your gently used clothing, coats, backpacks, house-wares, etc. than by donating those items and getting a tax write-off? Or, you can list your items on freecycle.org, a grassroots nonprofit organization designed to “keep good stuff out of landfills.” Most communities have a freecycle online community.
3. *Sell* – Chances are your junk is someone else’s treasure. List your saleable items in your local classifieds or on sites like Craig’s List or ebay (you can designate the item as pick up only to avoid the hassle of shipping). Use the extra money to pay off credit card balances or put it in savings.

While you are at it, look at your kids’ toys. Many gently used retail businesses accept kids’ toys (Once Upon a Child is a good example). Convert the clutter to cash or store credit.

REDISCOVER YOUR CREDIT UNION

Once upon a time you joined the credit union because you felt we could offer you a financial solution that was better, more convenient, or saved you money. We hope your continued membership is a sign that we succeeded.

This year has been an exciting year at STE. We have been working hard to give you more options when using our services; and more choices = greater convenience. Some of the exciting enhancements already put into place or will be in place by the end of the year include:

- 500 more “free” ATM’s – Look for CO-OP network signage or go to www.co-opnetwork.org/public/locators/atmlocator
- Shared Branching – Go into any one of the 2,400 participating locations and conduct your business just like you would at the main office
- Immediate posting of E-Account transactions (24 / 7), debit card purchases, and ATM deposits / cash withdrawals
- Complete website redesign

Additionally, we have made some behind the scenes technological and restructuring changes that will enable us to serve you even better than before.

Take the time to explore these enhancements and all of our other products and services. Talk to our staff about ways we can save you money. We are certain you’ll discover a treasure trove of products, services, and cost-savings that you never knew existed.



CERTIFICATE SPECIALS:

Certificates are purchased for a specific term from 6 months to 24 months for an amount of your choice as long as the minimum balance is met. This excellent investment tool earns a fixed rate for the entire term, which is higher than typical savings and money market accounts. You are also assured of a safe investment because we insure your funds up to \$350,000.

5.50%^{apy*}
12 months
 \$100,000 minimum
 JUMBO certificate

5.30%^{apy*}
6 months
 \$10,000 minimum
 certificate

5.25%^{apy*}
12 months
 \$5,000 minimum
 certificate

In addition to these specials, we offer other certificates with varying terms and minimum balances which may serve your needs better.

CONTACT OUR OFFICE FOR DETAILS.

*apy - annual percentage yield
Rates effective: October 1, 2007 and subject to change



QUICK FACTS:

- Credit Unions count 90 million members and are estimated to save \$8 billion a year thanks to better rates and lower fees. (source: MSN Money July 2007)
- If your balance does not have enough funds to cover just three items per month and your account is overdrawn just three days during any given month, you would save approximately \$40 per month and \$500 annually by switching your checking to us.
- Just a few fees other institutions charge that we don't: Check cashing fee, returned statement fee, phone transfer fee (from a live person), overdraft service fees, cash advance fee, research fee, account reopen fee, replacement PIN's, etc.
- We independently review every loan application and do not rely on credit scores to tell the whole story.
- We are so certain we have the best auto rates, we'll match a competitor's auto annual percentage rate up to 1% with documentation.

CHECKING

FULL SERVICE

If you are ready for a robust checking account that is free of fees and is serviced by a financial institution that provides hands-on, personal service, then opening an account with STE makes sense (and cents!). We have all the features you need, and then some. Our electronic products and services make us immediately accessible and convenient, regardless of where you live.

Unique Features:

- No monthly maintenance fees
- No minimum balance requirement
- Direct deposit available – no paychecks to cash and you can divide your funds between accounts
- MasterCard debit card - no fees on our side
- Free overdraft protection from savings
- Overdraft loan protection available
- Courtesy Advance – a unique overdraft program offered to most accounts which advances you funds to cover those unexpected purchases or checkbook errors
- Free online bill payment service
- Free electronic and telephone account access and inquiry

SAVINGS & CLUBS

Open a primary savings account with a \$5.00 minimum deposit and you are on your way to enjoying the privileges of STE Credit Union membership.

Traditional / special savings

Our difference:

- Tiered dividend rates – the more you save the more you earn
- No maintenance fees or minimum balance requirement fees
- ATM access available for withdrawals or deposits (at participating machines)
- 24/7/365 account access online or by phone
- Payroll deduction or distribution available
- No check withdrawal fee

Christmas Clubs

Have Christmas paid before you start shopping! Open a Christmas club savings account in addition to your traditional savings with these unique features:

- Your choice of 3 disbursement dates
- Convenient payroll deduction or distribution
- Earn dividends and pay no fees



CERTIFICATES & IRAS

Our Certificate differences:

- High, fixed rate
- Dividends compound monthly
- Second chance feature on certain certificates – you can increase the rate and maintain the same date of maturity
- Automatic renew

IRAs

Individual Retirement Accounts and certificates are available with STE Credit Union. With up to \$350,000 of your deposit insured, your nest egg is safe with us.

Our IRA differences:

- No minimum opening balance required
- Fee free! Earnings are not eaten by maintenance or administrative fees
- Considered a depository account – other institutions may classify as an investment which could result in loss of value



VALUE ADDED PRODUCTS

Savings and loans aren't all we can offer you! We have many other value-added products and services to ensure your full financial needs are met.

- Wire transfers
- Free notary service
- Visa prepaid gift cards
- Money orders, cashier checks, and traveler's checks
- COTA bus tickets sold
- Theme park tickets sold
- Cash advances on other institutions' cards
- Supplemental insurance products
- Supplemental investment products
- Lifetime membership
- Full family membership – extended family included, our family tree has a lot of branches!

Electronic services – FREE!

- Online access to accounts – retrieve check copies, withdraw funds, perform inquiries, transfer money, and much more.
- Monthly electronic statements – get them faster
- Online bill payment service – make life easier
- Automated telephone access
- Debit cards and ATM cards available



VEHICLE LOANS

STE Credit Union loans are top of the line! We regularly check the rates of our competitors and then mark ours down so that you are busy driving your new vehicle, not wasting time driving a hard bargain.

Youth auto loans are also available!

Standard options included:

- Low rates
- Payroll deduction or automatic transfer available
- No prepayment penalties
- Rate match up to 1%
- Low cost protection package available
- Skip-a-payment feature
- Pre-approval service
- Apply in person, by phone, online, mail, or fax.
- Exceptional, one-on-one service
- Fast approval



VISA

OUR REWARDS PROGRAM

There are many other VISA credit cards and then there are ours. While other cards may entice you with miles or points, we believe our card rewards our members every day with an exceptional rate and no fees*! When compared to the competition, our fee structure could not be beat – and our rate competes with, and many times beats, the others' preferred rate.

Our rewards program difference:

- No cash advance fee
- No annual fee
- No balance transfer fee
- No over the credit limit fee
- No international transaction fee
- Average daily balance method of computing finance charges.
- Default apr** same rate as purchases apr**
- Cash advance apr** same rate as purchases apr**

Reward yourself with the savings you earn every day with our low rate, no fee structure!

*Late payment fees of \$25.00 apply and are assessed 5 or more days late

**apr = annual percentage rate



REAL ESTATE LOANS

1st mortgage program - purchase or refinance STE Credit Union offers a wide range of 1st mortgage programs. In addition to traditional fixed conventional loans, we also offer programs for the first time homebuyer; such as, no money down programs, FHA, and no PMI options. Our pre-approval process allows members with damaged credit to know exactly what programs are available to them or what preparations can be made if they cannot purchase at the present time.

Home equity fixed and line of credit loans

You can borrow against your home's equity through a fixed or line of credit product. STE offers hard to beat rates, up to 100% loan to value on most properties, and no prepayment penalties.

All real estate loans

Whatever your credit score, we offer the following differences on our real estate loans:

- No commissions. You are not a \$ sign to us and we want to see you genuinely improve your life ready for.
- We hand hold you through the entire process
- Easy, fast transaction. Our turnaround time is quick and painless.
- Low fees

SIGNATURE LOANS

SIGNATURE LOANS - quick and flexible

Signature loans offer the ability to access cash quickly at a low rate, without use of higher rate credit cards. We can approve, process, and get cash in your pocket quickly to take care of almost any need. At Christmas time, call us about our Christmas loan!

SHARE SECURED LOANS - LOW RATE... EVEN IF CREDIT ISN'T PERFECT

If you want a tremendously low rate or are having difficulty getting approved due to credit history, a share secured loan is a great product for you. Simply deposit the desired loan amount into a savings account, and then borrow against it. With a very low rate, flexible terms, and our unique lending differences, this becomes the perfect loan.

Our loans are loaded with these STE differences:

- Payroll deduction or distribution payment method available
- Skip-a-payment feature
- Robust, low cost loan protection products
- Fast, same-day approval service
- Online lending available at www.stecu.net



REGULATION REQUIREMENT CHANGE

If you've recently noticed that you are no longer receiving receipts for small item purchases made with your debit or credit card, it's because recent legislation has changed the mandatory receipt requirement to anything above \$15.00. Merchants no longer have to provide a receipt if your purchase is under \$15.00. Be sure to log your purchases in your checkbook, however. Those small item purchases can add up quickly and cost you big if your account becomes overdrawn!



IMPORTANT NOTICE:

It's important to maintain current addresses and phone numbers on file. If you have recently moved or any of your phone numbers 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.

IT'S ALL ABOUT YOU!

As a participating STE member, you have undoubtedly enjoyed the benefits of credit union membership. Maybe you received an affordable payment due to our lower loan rates or saw real cost-savings because of our low fee structure. Most likely you noticed increased earnings on your deposits as a result of our higher savings rates and experienced the uniqueness of being treated as a person rather than an account number. While you may have been aware of the credit union difference, you might not be aware of how and why you are able to benefit so greatly from membership.

Credit Unions are not-for-profit and are cooperatively owned and controlled by their members. This underlying structural difference from banks, which are owned and controlled by their shareholders, is the foundation of everything we do. All businesses are in the "business" of making their owners happy. Happy owners result from earnings. For-profit owners, such as banks, pass the earnings on to their owners using the income earned off of their customers. Credit Unions pass their earnings on to their owners (YOU) by giving back the income in the form of better rates and lower fees. Once you understand this basic, fundamental difference, it makes perfect sense why credit unions are simply a better alternative for your financial needs.

SERVE YOUR CREDIT UNION

Board of Directors' 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 the credit union, please contact our office at 614-466-4988.

CONTACT US:

State Transportation Employees Credit Union

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tf: (800) 434-7300
fax: (614) 466-5118
www.stecu.net
information@stecu.net

Hours of Operation:

Monday-Friday: 8:00am - 4:00pm
Remotely open 24/7/365!

IMPORTANT INFORMATION:

Lost/Stolen Debit or VISA Cards

Debit: (800) 528-2273 or (800) 782-0279
VISA: (800) 808-7230 - 8am to 10pm 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:

Veteran's Day

Monday, November 12, 2007

Thanksgiving Day

Thursday, November 22, 2007

Christmas Day

Tuesday, December 25, 2007

New Year's Day

Tuesday, January 1, 2008

