

# Credit Union Information

## July 2010

### 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***



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

## Product Information

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. The information provided on our rates and terms is effective beginning July 1, 2010. 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*
New Autos & Trucks 2010 Models	\$50,000	100% of price of vehicle	up to 60 Months 72 Months	4.90% 4.90%
Used Autos & Trucks 2006-2009 Models 2003-2005 Models	\$50,000 \$50,000	100% of price of vehicle 100% of price of vehicle	60 Months 54 Months	4.90% 5.90%
Youth Auto Loan		Contact STE for details		
Recreational Vehicles		Contact STE for details		
Home Equity Line of Credit	\$75,000	Up to 80% of appraised value less mortgage balance	15 Years	Variable rate set by prime
Fixed Rate	\$75,000	Up to 80% of appraised value less mortgage balance	10 Years	Rates as low as 5.60%
First Mortgage		Contact STE for details	30 Years	Changes daily
Unsecured (Signature)	\$10,000	Maximum based on member's credit and income	36 Months	10.90%
Quick Cash Loans	Aggregate of unsecured loan types		Open	10.90%
Overdraft Loan			Open	10.90%
VISA - classic			Open	11.90%***
VISA companion card			Open	18.00%****

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. \*\*\*Variable rate. \*\*\*\*Fixed rate.

Projected Dividend Rates		APR*	APY**
Shares	\$ 50 - 999	0.25%	0.25%
	\$ 1,000 - 9,999	0.30%	0.30%
	\$ 10,000 - 19,999	0.35%	0.35%
	\$ 20,000 and over	0.40%	0.40%
Certificates***			
Jumbo	\$100,000 minimum / 12 Months	1.19%	1.20%
Jumbo	\$100,000 minimum / 6 Months	1.09%	1.10%
12 Month Fixed	\$10,000 minimum / 12 Months	1.00%	1.00%
6 Month Fixed	\$10,000 minimum / 6 Months	0.85%	0.85%
12 Month Fixed	\$5,000 minimum / 12 Months	0.80%	0.80%
6 Month Fixed	\$5,000 minimum / 6 Months	0.45%	0.45%
Second Chance	\$5,000 minimum / 24 Months	1.00%	1.00%
Second Chance	\$5,000 minimum / 12 Months	0.80%	0.80%
Traditional	\$1,000 minimum / 12 Months	0.75%	0.75%
Traditional	\$1,000 minimum / 6 Months	0.40%	0.40%
IRA	No minimum	0.75%	0.75%
IRA Certificate	\$5,000 minimum / 12 Months	0.80%	0.80%
Checking		N/A	N/A
Christmas Club****	No minimum	0.35%	0.35%

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.