



# MONEY

## Matters

Quarterly Newsletter

St. Luke Parish Federal Credit Union

September 1, 2011



### Talk about a different way of Doing Business!

If you've followed this credit union's history, you know you don't need negotiating skills to get the best price on any product or service we provide.

At most businesses, the seller is always trying to make more on you or trying to sell you a product that might not be right for you. Whether you're shopping for a home mortgage, a car or a credit card, or simply searching for information on the right appliance, the seller's job is to sell their product or service, not someone else's product or service. The seller's job is to get the maximum benefit for themselves, not you.

There's nothing wrong with businesses putting the best 'spin' on their product or service. It's called Free Enterprise. Even the most honest sellers do it because success for the business usually depends upon maximizing profit on each sale regardless of the consequences to the buyer.

Here's where things get a bit sticky: Most sellers must be advocates for their products or services and must be advocates for their pocket book to be successful. They can't be advocates for you.

If a better service or product is available elsewhere at a lower price, it isn't their job to give you the name of that place or to cut their price unless they have to.

Here's where we enter the picture. St. Luke Parish FCU doesn't price our products and services based on your negotiating skills. We operate like this: Rather than looking for ways to maximize profit on each sale, we look for ways to help you spend less and spend wisely. We thrive when you prosper and falter when you falter financially so it's in our best interest to help you be a wise consumer.

This is where "FoolProof" enters the picture. We're going to be doing a lot to make you a wise consumer. Starting right now, the credit union has become part of the national "FoolProof Initiative", a no-nonsense consumer education program designed to tell you the truth about products, services and issues that impact the quality of your life.

FoolProof is driven by information and gives you Real Consumer Information.

We think you will quickly see how important Real Consumer Information can be to the quality of your life.

**Head to the FoolProof link on our website right now.**

### GET A FREE GAS CARD



*when you transfer your high interest credit card balances to a 8.90%*



**St. Luke Parish FCU  
MasterCard**

*Earn a \$10 gas card for every \$1,000 balance transferred.*

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### See us first for all your financing needs.

Even in today's economy, we want you to be assured that when the banks are saying they have no money to lend, your credit union is here for you.

Whether you are in the market for a new or new-to-you used vehicle, truck, or van or if you need help paying winter bills, holiday bills, education expenses or fixing up your home, give us a call and take a load off your mind and your wallet.

### See our website for current rates and terms.

**[www.stlukefcu.com](http://www.stlukefcu.com)**

# ST. LUKE PARISH FCU

## St. Luke Office

3562 Dayton Xenia Rd. Beaver creek, OH 45432  
Telephone: (937) 429-0604  
Fax: (937) 429-5375

### Hours:

Monday, Tuesday, and Wednesday  
9:30 a.m. to 5:00 p.m.  
Thursday 9:30 a.m. – 1:00 p.m.  
Friday 10:30 a.m. – 5:30 p.m.

**CLOSED SATURDAY & SUNDAY**

P. O. Box 340787  
Beaver creek, OH 45434-0787

## St. Anthony Office

820 Bowen St. Dayton, OH 45410  
Fax: (937) 254-0047

### Hours:

Weds. and Thurs. 2:00 p.m. to 5:00 p.m.  
Friday 2:00 p.m. to 5:30 p.m.

## Corpus Christi Office

200 Homewood Ave. Dayton, OH 45405  
Fax: (937) 223-2483

### Hours:

Mon., Weds., & Fri.: 12:00 noon to 5.00 p.m.

**CALL 937-429-0604 TO REACH  
ALL CREDIT UNION OFFICES.**

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**



St. Luke Parish Federal Credit Union will be closed  
in observance of the following holidays:

**October 10 for Columbus Day**  
**November 11 for Veterans Day**  
**November 24 & 25 for Thanksgiving**  
**December 26 for Christmas**  
**December 30 for New Years**

Remember . . .  **STAR** ATM Machines are available  
24-hours-a-day, seven-days-a-week for your convenience.

VISIT US ON THE WEB at  
[www.stlukefcu.com](http://www.stlukefcu.com)

FOLLOW US at:  
[www.facebook.com/stlukefcu](http://www.facebook.com/stlukefcu)  
[www.twitter.com/stlukefcu](http://www.twitter.com/stlukefcu)  
[www.stlukefcu.tumblr.com](http://www.stlukefcu.tumblr.com)

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**UD FLYERS and  
ST. LUKE PARISH FCU**  
*a winning combination*

Once again, tune in to WHIO AM 1290 or 98.7  
FM to hear St. Luke's Parish FCU ads during UD  
Flyer Football Games.

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## Changes in our unsecured lending

Due to compliance issues, we are discontinuing  
our open-end signature loans.

If you have an open-end signature loan with us,  
you will need to apply for a different unsecured loan.

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**YOUR TOTAL  
HOLIDAY  
PACKAGE**



**Your St. Luke Parish  
FCU MasterCard credit,  
MasterMoney debit card,  
and STAR ATM cards.**

\*

**THANKSGIVING**

Let us give thanks!

