

MONEY

Matters

Quarterly Newsletter

St. Luke Parish Federal Credit Union

January 1, 2011

New or Used
VEHICLE LOANS
at your Credit Union



- Great Low Rates •
- No Gimmicks •
- Friendly Service •

**WE WILL
MATCH
DEALER
LOAN
RATES**

If you have financed a vehicle through a dealer or another financial institution, bring in the purchase order from the vehicle sale and the financing paperwork. **LET US SEE IF WE CAN LOWER YOUR PAYMENT.**

If you are in the market for a new or used vehicle, come see us for a pre-approved loan. You will know before you go shopping that you have your financing in place so you can focus on getting the best deal on the car, truck or van you choose to buy.

Don't tell the salesman how you intend to pay for the vehicle while you are negotiating the price. The dealer's finance department is a profit center. They make money on selling their financing. If they know you are not interested in their financing and they can't make a profit from your sale, they will try to make up for that lost profit in the price of the car.

Call or stop in any credit union office to get a no-obligation pre-approval. You could save hundreds, even thousands of dollars with the best financing and best sale price.

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NEW CREDIT UNION EMPLOYEES

Please join us in welcoming our new employees, Shane Anderson and Theresa Lehmenkuler the next time you visit the credit union office.

Jessica Brackman is now our loan processor.



Did the holidays exhaust you and your wallet?

Don't worry. It's not too late to take advantage of our **HOLIDAY LOAN SPECIAL.**

Take the next 12 months to pay it back at a much lower interest rate than you would pay on charge cards.

**Borrow up to \$3,500.00
for 12 months
as low as 8.90%**

Now the holiday bills start coming in, the kids are back in school, utility bills are high due to the cold weather and the price of gas just keeps going up.

Let us take some of the stress off your mind and wallet and start the new year off on the right foot.

**LIMITED TIME OFFER EXPIRES
FEBRUARY 28, 2011.**



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**THE BEAVERCREEK OFFICE
ATM IS UP AND RUNNING**

CARROLL HIGH SCHOOL C.U. OFFICE OPEN

The new credit union office at Carroll High School is open for business to students.

Credit Union hours are 11:08 - 12:41 and 3:05 - 4:05 Monday thru Friday.

We hope you will stop in and take advantage of all the services we have to offer our Carroll HS students.

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Transfer your high interest credit card balances to a 8.90%

St. Luke Parish FCU MasterCard

- **FIXED RATE**
- **EARN POINTS THROUGH THE SCORECARD PROGRAM**

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COLLEGE SCHOLARSHIPS AVAILABLE

The Youth Involvement Committee of the Miami Valley Chapter of the Ohio Credit Union League invites you to apply for one of several \$1,000 scholarships. To be eligible, you must be:

- ◆ *Pursuing a college level degree anticipating being a full-time student*
- ◆ *Maintaining a 2.5 GPA*
- ◆ *Living or attending school in Darke, Greene, Miami, Montgomery, Preble or Shelby counties*

If interested, stop by any credit union office for an application.

All applications must be postmarked by March 1, 2011.

ST. LUKE PARISH FEDERAL CREDIT UNION

St. Luke Office

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

Hours:

Monday, Tuesday, Wednesday & Friday
9:30 p.m. to 5:45 p.m.
Thursday
9:30 - 1:00
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:

Tuesday - Friday: 2:00 p.m. to 5:45 p.m.

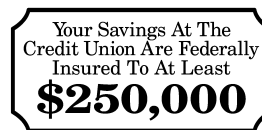
Corpus Christi Office

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.**



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

Martin Luther King Day January 17
Presidents' Day February 21

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

**Daylight Savings Time
begins March 13, 2011**

