

# MONEY

## Matters

Quarterly Newsletter

St. Luke Parish Federal Credit Union

January 1, 2012

**New or Used  
VEHICLE LOANS**  
at your Credit Union



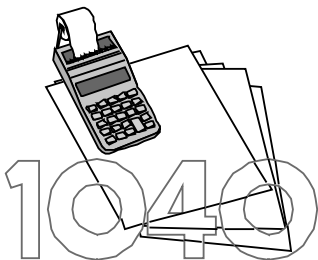
• Great Low Rates •  
• No Gimmicks •  
• Friendly Service •

**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.

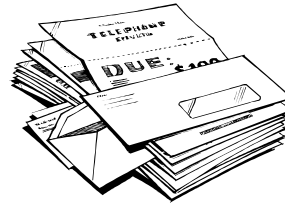
**LET US SEE IF WE CAN  
LOWER YOUR PAYMENT**

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**INCOME  
TAX  
RETURN  
INFO**

If you wish to have your income tax return automatically deposited into your credit union account, please check with us first to make sure you have the correct information. You will need the credit union routing number and your correct account number **BEFORE** you file.



**Transfer your high  
interest credit card  
balances**

Now that the "most wonderful time of the year" is over, the holiday bills start appearing in the mailbox.

Why pay more than 8.90%? Transfer your credit card balances to a St. Luke Parish FCU MasterCard and save hundreds of dollars in finance charge alone.

**Contact a credit union office  
for more information.**

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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, 2012.**

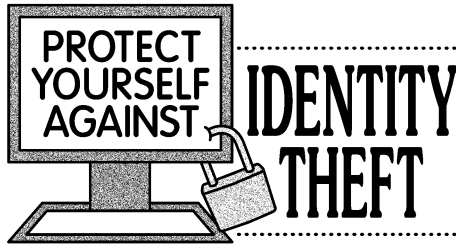
## TAKE TIME TO UPDATE YOUR PERSONAL INFORMATION

Have you gotten married or divorced and changed your name? Have you moved? Do you need to change the beneficiary on your St. Luke Parish FCU account?

Please take a few minutes to make sure your personal information is correct. You should do this on an annual basis.

Call or stop by a credit union office to make sure we have your up-to-date information on record.

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Here are a few tips to help protect yourself from identity theft.

Never provide personal or financial information to anyone over the phone, internet or someone at your door. Provide information only if you initiated the contact.

Do not reply or click on a link in any on-line message requesting personal or financial information.

Never give your password(s) to anyone unless you initiated the contact, and change your passwords periodically.

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**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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If we're not open use our  
**Night Depository**

## 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, and Wednesday  
9:30 to 5:00  
Thursday 9:30 to 1:00  
Friday 10:30 to 5:30  
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 to 5:00  
Friday 2:00 to 5:30

### Corpus Christi Office

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

### **Hours:**

Mon., Weds., & Fri. 12:00 NOON to 5:00

### Carroll High School Office (for students only)

### **Hours:**

Monday – Friday  
11:08 to 12:41 and 3:05 to 4:05

**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:

**Martin Luther King Day . . . . . January 16**  
**Presidents' Day . . . . . February 20**  
**Good Friday . . . . . April 6**

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

