

MONEY

Matters

Quarterly Newsletter

St. Luke Parish Federal Credit Union

July 1, 2011

WE WILL MATCH DEALER LOAN RATES



FINANCING FACTS YOU NEED TO KNOW

When you are shopping for a vehicle, the dealer ads offering very low rates or zero percent financing have no doubt caught your attention. But you'll want to keep these translations in mind:

What the ad says: "Not all buyers will qualify."

What it means: Unless you have an excellent credit score, you may not get the best rate. If your credit record has a few blemishes, your rate may be much higher.

What the ad says: "Offer good on selected vehicles only."

What it means: Slower selling models.

What the ad says: "In stock vehicles only."

What it means: The car with the options you want may not be eligible for the special rate. Neither will a used vehicle.

Remember, we're in business to help you succeed financially while car dealers are in the business to sell you a vehicle. Credit unions are not-for-profit. Car dealers can't say that.



TOO MUCH CREDIT CARD DEBT?

Have you ever looked at the "Minimum Payment Warning" section of your credit card statements? What an eye-opener that can be.

Let's say you owe \$3,000 at 24%. If you just make the minimum monthly payment and make no additional charges, it would take 15 years to pay off that balance and you would end up paying \$8,070. That's more than \$5,000 in finance charges alone.

Credit card balances can quickly add up before you know it and even the minimum monthly payments can become overwhelming.

Transfer your high interest credit card balances to a 8.90%

St. Luke Parish
FCU MasterCard



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

*



School's out for the summer.
Please drive carefully.

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



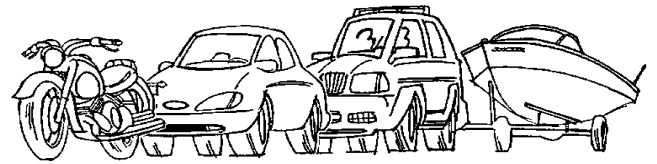
St. Luke Parish Federal Credit Union will be closed
in observance of the following holidays:

Monday, September 5 for Labor Day

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

FOLLOW US at:
www.facebook.com/stlukefcu
www.twitter.com/stlukefcu



We have money to lend

Summertime and sunshine are a great combination. Would you love to get out on the open road on a motorcycle, or out on the water in a boat? Maybe you love the outdoors and want a camper or RV. Do you need a new car, truck, or van or a second family vehicle?

No matter what the desire or need, we have the loan for you.

**Call a credit union office or go to our
website for current rates and terms .**

*

**PAYROLL
DEDUCTION** 
Isn't it time to save automatically?

We all have the best intentions to save money from each paycheck, but something comes up and the money is spent on something else.

That's when automation can be on your side. Sign up for payroll deduction and put your savings first. You will see your savings account balance grow every month and you won't even miss the money because you won't see it come payday.

Call or stop in to find out how to get started on your way to saving.

*

**you AUTO
COMPARE!**

If you have financed a vehicle through another financial institution, give us the opportunity to see if we can save you money by refinancing through the credit union.

Just bring in the paperwork from the dealer and financial institution and let us see what we can do for you.