

# MONEY

## Matters

Quarterly Newsletter

St. Luke Parish Federal Credit Union

January 1, 2010

## YOU ARE OUR BIGGEST ASSET

As a credit union member/owner, your savings enable us to make loans and your loans enable us to pay operating expenses. You add to our strength simply by using our credit union services on a regular basis.

We have operated on the "People Helping People" philosophy since we opened our doors in 1958 and will continue to do so for many years to come, with your help.

All of us, the Board Members, management, staff and volunteers want to thank you for being a member and for your support during the past year. We look forward to serving you in 2010 and helping you achieve your financial goals, no matter where you are in your life's journey.

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## We offer Second Chance Loans

Have you financed a car somewhere other than St. Luke Parish FCU? Are you paying more than 8.9% on credit cards? What is the rate on your first mortgage and second mortgage loans?

**We believe everyone deserves a second chance.**

Call and make an appointment to see if we can save you money by refinancing your auto loan, credit card debt or mortgage.

We have loans for every purpose and every need available every day.

# fyi

## DRIVE-THRU WINDOW and NIGHT DROP AT YOUR CONVENIENCE

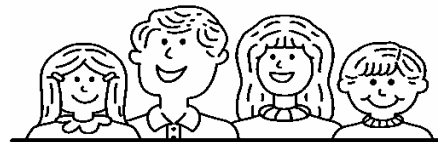
Did you know we have a drive-thru window and night drop at our Beavercreek office? The Drive-thru window is open during regular business hours. The Night Drop is available 24-hours a day, 7-days a week.

Drive around the building and check out both new services. Two more ways we can serve you better.

We plan to install an ATM at our Beavercreek office in 2010. Watch as we grow and offer more services to our members.

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Make the Credit Union a **FAMILY AFFAIR!**



**A gift to last a lifetime**

Christmas has come and gone and all the presents have been opened. Some of them might already be forgotten and put aside.

Credit Union membership is something your family members and fellow parishioners can enjoy.

Pass the word and share the gift of credit union membership that will last a lifetime.

# 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 a.m. to 5:45 p.m.  
Thursday  
9:30 a.m. to 1:00 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:

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**

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



## Your credit union is not just for savings and loans

If that's all you think we are, you are missing out. Check out our checking accounts, and our debit and credit card programs

Just ask about our numerous services during your next visit to a credit union office or check out our website at [www.stlukefcu.com](http://www.stlukefcu.com).


# Online Access

Anytime-Anywhere 

## *Closing Announcements:*

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

**Monday, January 18 for Martin Luther King Day**  
**Monday, February 15 for Presidents Day**  
**April 2 for Good Friday**

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

*If the weather is inclement,  
please call the credit union  
office before coming out to make  
sure we are open. We want our  
members and employees to be safe.*

## LOAN BY PHONE

**1 (888) 670-LOAN**



Instant approval and same day processing.  
Monday – Saturday  
24-hours-a-day