

THE REGISTER

A Publication For St. Agnes Credit Union Members With Checking Accounts

April 2009

Winning \$5,000 this summer could be just a click away!

We know you're especially busy this time of year, so entering this contest is easy! Each time you pay a bill online during May 1 - June 30, 2009 you'll receive one automatic entry into the sweepstakes!

If you are using our FREE CU Online and bill pay you already know how quick and convenient it is .. and this summer it could give you the chance to win \$5,000.

If you are not using CU Online and Bill Pay signing up is easy. Just go to www.saefcu.org and click on the "Sign up for CU Online" link under the CU Online log in box.

To enter the sweepstakes, just log on to your FREE bill pay and pay at least one bill. Remember, the more bills you enter online, the more chances you have to win!

Visit us online or come into any branch for more information about CU Online and Bill Pay. No purchase is necessary. Void where prohibited. For complete rules and additional important information, visit <https://secure.orcc.com/promo/2009Q2/rules.html>.

Using your St. Agnes Employees Credit Union Visa® Debit Card is about to become even more rewarding!

Effective May 2, say hello to UChoose Rewards®—our newly enhanced rewards program that gives you accelerated earning opportunities and virtually unlimited ways to redeem all the points you earn using your SAEFCU Debit Card.



Here's how it works: every time you use your SAEFCU Debit Card for [signature and/or PIN] transactions, you will continue to earn points as you do today. However, what sets this program apart from your former rewards program, is that you can now earn even more points by shopping at participating national, regional, local, and online merchants. For a complete list of participating retailers and potential point offerings available for your purchases, visit www.uchooserewards.com.

These points can then be redeemed for well, just about anything—it's your choice! Choose from millions of options—whether it's products, travel experiences, activities, event tickets—a vast online rewards catalog filled with practically unlimited options awaits you.

To get started, visit www.uchooserewards.com on after May 2 to set up your user name and password. Approximately mid-May, all of your eligible previously earned points will be transferred to your new program. Please note: if you are currently registered with our Bonus Point program, you must re-register at www.uchooserewards.com.

Be sure to visit www.uchooserewards.com often to check out your current point balance, featured retailers for extra earning opportunities, and an amazing assortment of redemption possibilities.

There are additional details in the enclosed brochure. Please feel free to call us at 410-368-3125 if you have any questions..

Holiday Closings

SAEFCU will be closed on Monday, May 25, in observance of Memorial Day and on Friday, July 3 for Independence Day. Account access is available online at www.saefcu.org, through Quick Check and our FREE 24-hour automated telephone service.



HURRY

TIME IS RUNNING OUT!

These Specials Won't Be Around Much Longer!

Our special Visa® balance transfer rate is
4% APR*
until the balance is paid off!

If you don't have a SAEFCU Visa Credit Card apply online, call our 24-hour loan application service at (888) 273-7228, or stop by the credit union office.

If you already have a Visa Credit Card with us please contact us for a Visa Balance Transfer Authorization.

If you have any additional questions contact our loan officer at (410) 368-3127 or (410) 368-3227 to see how easy it is to transfer your high interest credit card balances to us!

*APR=Annual Percentage Rate. Rate applies to balance transfers only. Purchases and cash advances charged the rate in effect. Offer expires June 30, 2009.

Closed-end Home Equity Loan

as low as
4.50% APR*
5 year term

No application fee No closing costs**

No credit report fee \$150 appraisal fee

Call our loan officer at (410) 368-3227 for more information.

*APR=Annual Percentage Rate. Offer applies to new loans only. Rates quoted are the lowest available ("as low as"). Actual rate may differ and is dependent on the applicant and/or co-applicant's credit history. Offer expires June 30, 2009. Credit union will pay closing costs. Minimum loan term - 2 years or reimbursement of closing costs due to the credit union.

Family Membership

In celebration of our 40th Anniversary we're giving you yet another reason to encourage your family members to join St. Agnes Employees Federal Credit Union. With each new account opened, the credit union will deposit \$4 into their savings during 2009. At the end of each month all members who joined during that month will be eligible for a drawing for \$40. At the end of the year everyone who joined in 2009 will be entered into a grand prize drawing for \$400.

If you have any questions or to find out how get started improving your family's financial lives by joining St. Agnes Employees Federal Credit Union contact Lisa Winterton at (410) 368-3169 or lwinterton@saefcu.org.

Qualified family members: spouse, child, sibling, parent, grandparent or grandchild all can join because you currently are a member. This also includes stepparents, stepchildren, stepsiblings and adoptive relationships. In addition, someone living in your household* is also eligible.



40th Anniversary Loan Sale!

Borrow \$4,000 for
as low as 4% APR*
and pay it back in 48 months.

Apply online, call our Anytime Loan Application Service at 1-888-273-7228, or contact our Loan Officer at (410) 368-3227.