

FOCUS



RELEVANT FINANCIAL INFORMATION FOR MEMBERS OF ST. LOUIS COMMUNITY CREDIT UNION

Resolutions for 2008

It's a new year. Make the best of It!

Resolutions — We all seem to have them. (Yet so many fall by the wayside all too quickly once the New Year gets into gear!) You may wish to get into better physical shape in 2008, or get rid of a bad habit, or maybe spend more time with the people you love. All worthy goals. But what about your financial future? And how can St. Louis Community help you achieve your financial goals in 2008? Read on.

RESOLUTION #1 — Create a budget and stick to it.

If you struggle with creating a budget and sticking to it, you are not alone! With so many financial obligations and options, money management may seem difficult and confusing at times. That's why St. Louis Community has partnered with BALANCESM, a free and confidential financial education and counseling service that can help you get on track. You can learn how to set up a spending plan that works for you — one that can help you get out of debt, prepare to buy a new home, or just have the financial freedom to do what you want in life. Just call

BALANCE at (888) 456-2227 and tell them you are a member at St. Louis Community.

RESOLUTION #2 — Save or invest more money.

This is another common resolution, and St. Louis Community has lots of options to help make this goal a reality. Perhaps it is as simple as utilizing your Savings Account, and putting a little away each month. If you are looking for a safe, yet better return on your savings, a Certificate of Deposit (CD) could be your best option. And you can open a CD for as little as \$300!

If you are thinking about retirement, an Individual Retirement Account (IRA) could be the way to go. And don't forget that you can always sit down with a professional from St. Louis Community Financial Services to develop an investment strategy that is right for you.*

RESOLUTION #3 — Plan for 2008 expenses better.

Maybe you just received the shock of your first bills since the holiday season. If so, a consolidation loan could be one way to manage expenses from last year. We

have great fixed rates on our signature loans; better than most credit cards and department store cards. Plus, during January, you can also enjoy a 1/2% APR discount on a signature loan.** Please give us a call at (314) 534-7610, ext. 4 for more details, or visit us online at www.stlouiscountry.com.

Another great way to plan for next season is with a Holiday Club Account. You can arrange for automatic monthly contributions that earn interest, and transfer to your Savings Account at a pre-designated time. These accounts are also great for vacations!

No matter what your resolutions are, we at St. Louis Community truly appreciate your business, and we look forward to the opportunity to assist you with your financial goals in the New Year. We wish you, your family and friends a prosperous and happy 2008!

*Please see related article on page 3.

**APR = Annual Percentage Rate. Offer valid January 1 through February 1, 2008, and good for amounts up to \$5,000, financed up to 36 months. Rates are subject to change and based upon your credit history. Other rates and terms available. Loan example: the monthly payment for a \$5,000 loan at 9.45% APR for 36 months would be \$160.05.

President William Humpfer retires

After 21 years of service to St. Louis Community Credit Union and its members, President and CEO William Humpfer retired effective December 31, 2007.

Mr. Humpfer was hired in 1986 as the president of what was then known as St. Louis Teachers Credit Union. Under his leadership and vision, St. Louis Community has grown 300 percent in assets, from \$36.4 million in 1986, to 2007 year-end assets of \$145 million. During his tenure, St. Louis Community also underwent a name change, a major data processing conversion, added four branch offices and many new products and services to help improve its members' standard of living and better their lifestyle.

After announcing his retirement, the Board of Directors appointed Patrick K. Adams as Mr. Humpfer's successor, "in order to continue the tradition of excellence, insure a smooth transition

for both staff and members, and maintain a strong, stable direction into the future," stated Tom Sullivan, Chairman of the Board. Prior to this appointment, Mr. Adams served the Credit Union as Executive Vice President, and was Mr. Humpfer's first hire 21 years ago. He officially became President on January 1, 2008.

"We all owe a lot to Bill," said Mr. Adams. "He taught us about leadership and vision. He is a major reason why the Credit Union is such a strong, progressive financial institution. Thanks to Bill's vision for this organization, St. Louis Community has been able to touch the lives of so many St. Louisans in a very positive way."



Go green, and get some too!

E-Statements are flexible and convenient; there is no waiting for the mail to arrive, no wasted paper to shred or throw away, and you can view your statement anywhere there is a computer. And if you act soon, there is another great reason to sign up for E-Statements — our "Pot of Gold" promotion!

During the month of February, we will add one dollar to a special Pot of Gold for every person that signs up for E-Statements, up to a maximum of \$1,000!* At the end of the promotion, we will draw one lucky name from all those who signed up, and that person will walk away with the Pot of Gold, which could be as much as \$1,000. Sign up today — you could be the winner!

For complete details, go online at www.stlouiscurrency.com or call us at (314) 534-7610, ext. 4.

*No purchase necessary. Void where prohibited. Odds of winning based on number of entries. See Credit Union for details.

Member Profile:

Scott Winstead



Born and raised in St. Louis, Scott Winstead currently lives in the city with his parents. He has been a member of St. Louis Community Credit Union since 1998, when he opened his first savings and checking account. He also uses a debit card.

Scott works as a Gallery Assistant at the St. Louis Science Center, in the Cyberville exhibit. This exhibit covers computer-oriented topics, features state-of-the-art technologies, and seeks to make complex technology easy for the average person to understand. Scott reports that Cyberville has recently included some exciting emerging technologies such as robotics and nanotechnology.

With a job that is so closely related to cutting-edge technology, it is no wonder that Scott takes advantage of E-Statements from St. Louis Community. All it takes is a valid email address, and he is notified each month by email when his statement is ready for online viewing.

With E-Statements he doesn't have to wait for the mail, has fewer papers to file or shred, and enjoys the convenience of viewing his statement wherever there is a computer.

E-Statements are also environmentally friendly, as they conserve resources (paper).

Beyond the convenience of E-Statements, Scott is very happy with the service he receives at St. Louis Community. "My overall experience with the Credit Union has been very pleasant. In fact, whenever I go there, I'm always greeted with a smile and a 'Good morning, Scott.' Just talking to the tellers and having a good laugh with them always brightens my day, especially when I've had a bad morning or the weather is dreary."

St. Louis Community is grateful for Scott's loyal membership, and looks forward to helping him achieve his financial goals for many years to come!

Investment resolutions for a prosperous 2008

In addition to credit and budgeting matters, here are four investment-related steps you should consider to improve your financial year.

Set Goals

These may include buying a home, saving for a child's education or planning for your retirement years. Why not invest a little bit of time to clearly define your personal financial goals? (Tip: be specific and be realistic.)

Pay Yourself First

This is one of the best habits we can pass on to young people! Experts recommend six months of after-tax income in a liquid savings account for emergencies. You should set 10% of your annual salary as a minimum toward your retirement. It also helps to make sure you are taking full advantage of any employer match offered in your company retirement plan.

Put Your Will In Place

If you are like most people, a will could be the most important legal document you ever sign. Without one, the courts —

not you — decide what happens to your assets. They can even decide what happens to your children.

Give Your Portfolio A Check-up

This is a perfect time to review the designated beneficiaries of your retirement plans, life insurance and employee-sponsored benefit plans. Many people also have retirement funds in multiple accounts and at various institutions. Take some time to make sure your total portfolio is in line with your goals and time horizons.

For assistance with these 2008 investment resolutions and to help maximize how your retirement assets work for you, please contact Brendon Gallagher, St. Louis Community Financial Services* Investment Adviser, at (314) 534-7610 x276. He is happy to provide a free confidential analysis of your personal situation.

*Securities offered through Linsco/PrivateLedger, Member NASD/SIPC. Not NCUA Insured. No Credit Union Guarantee. May Lose Value.

Get paid to refinance your auto loan!



Have you recently financed a car loan somewhere else? Then you may be paying too much! Now through March 1, 2008, you can get a great deal when you refinance your auto loan with St. Louis Community. Not only will you receive a competitive interest rate and the best service in town, you can also get a special **\$50 to \$100 bonus** just for refinancing with us!*

Call (314) 534-7610, ext. 4, or bring your auto loan information to any branch, where a Member Service Representative will see if we can reduce your payment — and credit your account with an additional \$50 or \$100.

*\$100 instant cash rebate will be credited to your St. Louis Community savings account if refinance amount is \$8,500 or more; \$50 will be credited to your account if amount is between \$8,500 and \$5,000. Offer not available for loans less than \$5,000. Offer expires March 1, 2008 and is subject to change without notice. Offer not valid on existing St. Louis Community vehicle loans. See credit union for complete details.

Enterprise savings!



Here's a new benefit from Enterprise Car Sales, available through February 15th!

When you receive an auto loan pre-approval from St. Louis Community, Enterprise will give you a **free \$25 gas card**, just for taking a test drive in one of their pre-owned vehicles.* Enterprise carries a large selection of quality vehicles, each including a 7-day buy-back agreement.

After receiving a loan pre-approval, stop by one of Enterprise's six area locations, call 1 800 CAR SALES or log on to www.cuautodeals.com for more information. But hurry — this offer is only good through February 15th!

*Offer valid January 1 to February 15, 2008. Must be pre-approved to qualify for offer. No purchase necessary. Not valid with any other offer. Employees of the credit union and Enterprise are not eligible. Not valid in some states and certain restrictions apply.

Enterprise weekend car sale event

February 15, 16 & 18

Purchase a car during this special three-day event, and Enterprise will make your first two loan payments for FREE! What an unbeatable deal! Contact a St. Louis Community Member Service Representative for details.

Vehicle must be financed for 60 months or more through St. Louis Community Credit Union to qualify for payment offer. St. Louis Community will make the first two payments up to \$600 on member's behalf. Offer void when 7-day Repurchase Agreement is activated. Offer valid only on 2/15/08, 2/16/08 & 2/18/08. No

cash advances. Offer not valid for previous Enterprise purchases or with any other offer.



Branch Locations:

Florissant

1250 Graham Rd.
Florissant, MO 63031
Fax: 314 972 8275

Jennings

7345 W. Florissant Ave.
Jennings, MO 63136
Fax: 314 381 9221

Midtown

3651 Forest Park Ave.
St. Louis, MO 63108
Fax: 314 533 5996

Richmond Heights

1436 S. Big Bend Blvd.
Richmond Heights, MO 63117
Fax: 314 645 4306

South City

7224 Gravois Ave.
St. Louis, MO 63116
Fax 314 481 6797

University City

7350 Olive Blvd.
University City, MO 63130
Fax 314 721 4424

Phone Numbers

(all branch locations)
314 534 7610
1 866 534 7610

Web Site

www.stlouiscommunity.com

E-mail Address

info@stlouiscommunity.com

MAX 24-Hour Phone Teller

314 576 2929
Press I.D. 28#

Loan by Phone Service

314 534 7610, Press "5"

MasterCard 24-Hour Member Service

1 800 820 8302

Lobby Hours:

Monday, Tuesday, Thursday, Friday: 9 a.m. to 6 p.m.
Wednesday: 10 a.m. to 6 p.m.
Saturday (except Midtown branch): 9 a.m. to Noon

Drive-up Hours:

Monday thru Friday: 8 a.m. to 6 p.m.
Saturday: 9 a.m. to Noon



65th Annual Meeting notice

The St. Louis Community Credit Union Annual Membership Meeting will be held on March 20th at 5:00 p.m., at the Schlafly Branch of the St. Louis Public Library, 225 N. Euclid Avenue. Free refreshments and covered parking will be provided.

Free tax preparation



Call GECC
at (314) 707-6512
for the times and places.

This year, St. Louis Community has partnered with the Gateway EITC Community Coalition (GECC), a United Way organization that among other things does free tax preparation for low income families.

The goal of the GECC is to unite the community by educating and assisting eligible individuals and families to receive tax credits and refunds to raise their living standards, a mission that is very familiar to St. Louis Community Credit Union. Over 15 Credit Union employees have volunteered their time to assist local families with their taxes this year.

Please note that this free tax preparation service will be made available at various locations throughout the metro area, not at St. Louis Community branches. If you are interested in this service and would like to know the dates and the locations it will be offered, you can call GECC at (314) 707-6512.

Holiday Closings



Dr. Martin Luther King, Jr. Day

Monday,
January 21

President's Day

Monday,
February 18