



Reporter

SCOTT CREDIT UNION

RIBBON CUTTING OPENS WEST BELLEVILLE OFFICE

On March 21st, Belleville Mayor Mark Eckert, Scott Credit Union Board of Directors, Scott Credit Union President and CEO Frank Padak and Branch Manager Nora Aguilar gathered with more than 100 local dignitaries and employees for a ceremonial ribbon cutting at Scott Credit Union's 11th office location at 4807 West Main Street in Belleville. This is Scott Credit Union's second office in Belleville.

Agnes Baker's son, Galen, and her daughter, Joan, also attended the ribbon cutting which included the dedication of the 3,600 square foot building to their late mother, in recognition of her many years of service on the Scott Credit Union Board of Directors.

In honor of the new building, a \$1,000 donation was presented to Bob Dahm, principal of Belleville West High School, to support the school's war memorial honoring graduates who have lost their lives while serving our country. Likewise, a \$5,000 donation was contributed to the campaign to build a monument honoring Dr. Martin Luther King, Jr. in the National Mall in Washington, D.C.

Scott Credit Union's new state-of-the-art facility employs the latest technologies, such as high-tech teller stations, to provide members with fast, secure and convenient financial services. Scott Credit Union members will also enjoy the four drive-up lanes, a night depository and a 24-hour ATM at the West Belleville office.

Tellers at the high-tech teller stations interact with members through television monitors and use an express delivery system that dispenses cash, speeding transactions for members. Self-help personal storage boxes allow members to access their box at any time that the lobby is open without waiting for assistance. Members are able to convert their loose change easily using a self-service coin-counting machine.

To help members use the new technologies, Scott Credit Union representatives are available to greet and assist members visiting the West Belleville Office.



WHAT'S INSIDE

- Voluntary Board Delivers Exceptional Service
- We Care About Your Business
- Auto Loans That Put Money In YOUR Pocket

BOARD OF DIRECTORS ANNOUNCE ANOTHER SUCCESSFUL YEAR

Betty Renth, Chairman of the SCU Board of Directors, announced that \$6 million in dividends were paid to members in 2006 during the 64th Annual Membership Meeting on March 22. With membership now exceeding 57,000, an expansion of services and continued growth in total assets, 2006 was declared a very successful year for Scott Credit Union!

Unlike banks, Scott Credit Union is owned by the members of the credit union. A Board of Directors composed of dedicated member volunteers provides oversight of the credit union's operations.

Scott Credit Union's 2006 Annual Report is now available at all SCU offices. Members may also view the Annual Report online at www.scu.org or request a copy be mailed to their address by calling 345-1111.



Scott Credit Union Board of Directors

(front row, from left):

Julia Crowe, Secretary; Roselyn Altman; Betty Renth, Chairman; Carolyn Choate

(back row, from left):

SMSgt Donald M. Pierre (USAF Ret); Ralph A. Bauer; Dale J. Huegen; Frank M. Padak, Treasurer and President; CMSgt William Hostetter (USAF Ret), Vice Chairman

SCU HELPLINE

Welcome to SCU Helpline, a new regular feature in the Reporter that will illustrate some common questions that our members have.

Dear SCU,

We have found the perfect home for our family but have not sold our old house. Our real estate agent suggested a bridge loan to cover our transition until we sell our house. The interest rates for a bridge loan seem kind of high. Should we take out the bridge loan or stay put and risk losing the house of our dreams?

Stuck Between A House and A Dream Home

Dear Stuck,

Always follow your dream but first talk to your knowledgeable Mortgage Representative at Scott Credit Union's full-service mortgage department. With a wide variety of financing options and low interest rates, we can help you make your move. We even offer affordable alternatives to traditional bridge loans that will save you money! So, call Scott Credit Union's Mortgage Department today at (618) 632-1111 (or visit us online at www.scu.org) and let us make your dream come true!

Your SCU Helper



Dear SCU,

Even though I am employed full-time and have a good credit rating, I cannot seem to save enough for a down payment to buy a house. Am I destined to be a lifelong renter or will I ever achieve the American dream of homeownership?

Reluctant Renter

Dear Renter,

At Scott Credit Union, we want to help all of our members own their own homes. That is why our full-service Mortgage Department offers a comprehensive, no-down-payment loan to finance home purchases. As an added benefit, your Private Mortgage Insurance ("PMI") is tax deductible when you itemize on your taxes. You should consult the IRS for specific information on tax deductibility. To learn more about this type of mortgage or to explore other affordable home financing options, visit us online at www.scu.org or contact your Mortgage Representative by calling (618) 632-1111. Please, don't sign a long-term lease because we'll have you in your own home before you know it!

Your SCU Helper

FINANCE YOUR AUTO LOAN WITH US AND SAVE!

Need a little cash this summer? We will give you \$100 and a 0.25% APR* loan rate discount when you refinance your auto loan with us and sign up for our automatic payment program.

Or take advantage of our great rates on new and used car loans. With the flexible terms and 100% financing available to qualified buyers, you'll find extra cash in your pocket after you purchase that new vehicle.

So if you are considering purchasing a new car or wish to refinance your existing vehicle, visit your local Scott Credit Union office or visit us on line at www.scu.org to learn more about our 15-minute loan approvals, Dealer Direct program and our exceptional rates.

SCU ONLINE

We are excited to announce that we are now operating on our new data processing computer system! The new system allows us to better serve you with increased efficiency and many new features!

We would like to express a sincere thank you for your patience and feedback through our upgrade to the new computer operating system, which includes our new SCU Online account access, a new version of MemberLink, and an improved account opening and branch experience.

We appreciate your patience as we work through the improvements and welcome you to call or email us if you have questions about any of the new systems. Since our services are now offering several new features, we understand that it will take some time for our members to become familiar again with our SCU Online and MemberLink.

If you have not logged into the new SCU Online yet, remember:

- Your User Name will remain the same unless we mailed you a letter to tell you otherwise.

- Your Password will be the last 5 digits of your Social Security Number.

You will have the opportunity to change both your User Name and Password when you log into the new system for the first time.

Please note that unfortunately, as we converted to our new system, we were unable to have any account history before April 1 available to you in SCU Online. If you need more of your transaction history, please call our Member Service



**APR = Annual percentage rate. Loan subject to credit approval. Offer does not include refinances on Scott Credit Union loans. Not valid with any other offer. \$100 will be deposited at time of closing. The transaction requirement is a minimum \$5,000 loan. The minimum term is 24 months. Rates, terms and conditions subject to change without notice. Rates may vary according to your credit history.*



Center at (800) 888-4728 or stop by any of our locations. We will provide you with a print out of your account history free of charge. Your account transaction history is also available to you on your account statement. We apologize for any inconvenience this may cause.

If you need assistance with the menus on the new MemberLink, please call our Member Service Center or visit our web site to print out a flowchart of the menus and a quick reference guide. They are available by clicking on Access in the main navigation bar and then on the Memberlink link.

We're confident that our new systems will allow us to provide you with better service now and in the future. We appreciate your patience with learning to navigate the new SCU Online and MemberLink. We also look forward to a more efficient account opening experience with you at any of our convenient locations.

As always, we welcome you to email us at memberservice@scu.org or call (618) 345-1000 or (800) 888-4728 if you have questions.

WE CARE ABOUT YOUR BUSINESS

From our Business Share Account to the Premier Plus Business Checking account, your business can enjoy the exceptional service and rewards our individual members have come to expect because we care about helping your business grow!

At Scott Credit Union, businesses can easily access their accounts and manage their payables through our state-of-the-art programs, streamlining operations and saving your company money. By logging on to Scott Credit Union's online services, small business owners can perform complete and secure financial management transactions, such as account maintenance, funds transfers and electronic bill paying, from the convenience and comfort of their office.

Whether managing business receipts or planning for future expansion, Scott Credit Union offers great savings and financing products for area businesses. For instance, our share certificates offer competitive rates and a variety of terms to suit the needs and goals of progressive entrepreneurs.

Ready to expand your business now? Call Scott Credit Union today to explore affordable, flexible financing opportunities for your company!

For more information about Scott Credit Union's business services and commercial loan program, call Ted Longust, Business Relationship Manager at (618) 406-6814 or (888) 345-1128.



SCOTT CREDIT UNION LOCATIONS & HOURS

Location and hours for the following offices are:

BELLEVILLE

648 Carlyle Avenue, Belleville, IL 62221-6292
4807 West Main, Belleville, IL 62226-4722

FAIRVIEW HEIGHTS

555 Lincoln Highway, Fairview Heights, IL 62208-2111

COLLINSVILLE

1100 Belt Line Road, Collinsville, IL 62234-4367

EDWARDSVILLE

1067 S. State Route 157, Edwardsville, IL 62025-3657

O'FALLON

712 W. Highway 50, O'Fallon, IL 62269-1920

WATERLOO

1019 N. Route 3, Waterloo, IL 62298-3288

HIGHLAND

12455 State Route 143, Highland, IL 62249-1071

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 6 p.m.

Wed. - 10 a.m. to 6 p.m.

Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Thurs. - 8 a.m. to 6 p.m.

Fri. - 8 a.m. to 7 p.m.

Sat. - 8 a.m. to 1 p.m.

Location and hours for the following offices are:

SCOTT AFB

Access to this office is restricted to authorized personnel.

302 W. Winters Street, Scott AFB, IL 62225-1602

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 5 p.m.

Wed. - 10 a.m. to 5 p.m.

Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Thurs. - 8 a.m. to 6 p.m.

Fri. - 8 a.m. to 7 p.m.

Sat. - 8 a.m. to 1 p.m.

CAHOKIA

3413 Mississippi Avenue, Cahokia, IL 62206-1044

Lobby Hours:

Mon., Tues., Thurs., Fri. - 9 a.m. to 5 p.m.

Wed. - 10 a.m. to 5 p.m.

Sat. - 9 a.m. to 1 p.m.

Drive Up Hours:

Mon. - Fri. - 8 a.m. to 6 p.m.

Sat. - 8 a.m. to 1 p.m.

CASEYVILLE

2134 S. Morrison Avenue, Caseyville, IL 62232-2612

Lobby Hours:

Mon., Tues., Thurs. - 9 a.m. to 5 p.m.

Wed. - 10 a.m. to 5 p.m.

Fri. - 9 a.m. to 6 p.m.

Sat. - 9 a.m. to 12 p.m.

Drive Up Hours:

Mon. - Fri. - 8 a.m. to 6 p.m.

Sat. - 9 a.m. to 12 p.m.

Member Service Center

(618) 345-1000

1-800-888-4SCU (4728)

Mon., Tues., Thurs., Fri. - 9 a.m. to 6 p.m.

Wed. - 10 a.m. to 6 p.m.

Sat. - 9 a.m. to 1 p.m.

MEMBERLINK 24-HOUR ACCOUNT INFORMATION LINE

(618) 346-LINK (5465)

1-800-MEM-LINK (636-5465)

INTERNET WEB SITE

www.scu.org

featuring SCU Online

MORTGAGE DEPARTMENT

(618) 632-1111

Mon. - Fri. 8:30 a.m. to 5:30 p.m.



PUBLISHED BI-MONTHLY
BY SCOTT CREDIT UNION

Consumer Loan Information

(618) 345-1000
1-800-888-4728

IMPORTANT NUMBERS

Mortgage Department

(618) 632-1111

Account Information

(618) 346-LINK
1-800-MEM-LINK

Internet Access

www.scu.org



Helping You Make The Most Of Your Money.

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Collinsville, IL 62234

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NEWS BRIEFS

Dividend Update

The following dividend rates were declared by the SCU Board of Directors:

Regular and IRA Shares

	March Rate	April Rate
\$100 & Over	1.00% APY*	1.00% APY*

Share Drafts

\$1,000 & Over	0.50% APY*	0.50% APY*
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Holiday Club Accounts

\$100 & Over	1.00% APY*	1.00% APY*
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* APY = Annual Percentage Yield. Dividend earned daily and paid monthly. Contact SCU for more information on dividend rates.

We want your opinion

All members are welcome to use the suggestion boxes located in the lobby of each SCU office or the Quality Assurance Hotline at (618) 345-1111. Or you can email us at memberservice@scu.org.

If you wish to send comments directly to the Board of Directors, please write to: Scott Credit Union Supervisory Committee, P.O. Box 723, Belleville, IL 62222.

We ask that you try to resolve any service problems with SCU management first. Thank you for your input.

Have you moved?

If you've moved recently, please send us your new address. That way, you can be sure to receive all account information in a timely manner. Plus, don't forget the kids! If your children have accounts here, we need to update your address on their accounts when you move, too. Please note that we do not update addresses from the USPS returned mail stickers. So, you must personally notify us of any address change. Thank you for your cooperation.

Financial Readiness at Scott AFB

Scott Credit Union will be providing courses on managing your finances at the Scott AFB Airmen and Family Readiness Center. There is one class per month on topics ranging from budgeting to investing. The seminars are free for all Scott AFB active duty, reserve and retired military and their families as well as civilian employees of Scott AFB and their family members. To sign up for a course or for more information, contact the Scott AFB Airmen and Family Readiness Center at 618-256-8668.