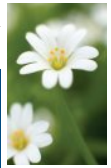




The WIRE



Connecting Members of **St. Paul Federal Credit Union** Spring 2016

Be a Hero – Share St. Paul Federal with a Friend Today

Not all heroes wear tights and capes and gallivant across the city at night. Sometimes, heroes help by providing their friends access to exclusive benefits, like the benefits you receive from being a member of your Credit Union.

Let's say you have a friend who has a car loan with a bank and she's paying 9% interest. What if St. Paul Federal was able to refinance her loan at 4% interest? What if her payment dropped from \$375 per month to \$325 per month? You call that \$50 a month in savings – she'll call you a hero.

Or what if you have a friend who is saving money for retirement and he's earning a paltry 0.25% on his savings. You refer him to us and he starts earning 1.75%. That's heroic.

You know that friend who is constantly frustrated by the service they receive at their bank? Imagine how happy she'll be when she experiences our friendly and professional service. And she'll thank you for that!

Get this! As if that's not enough, we're actually sweetening the pot. You and your friend could each earn up to \$125 in free money! Check out our website for full details and refer a friend today. Be the hero!



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Top Ten Reasons to Refer-a-Friend to St. Paul Federal

10. You could make up to \$125!
9. Your friend can make up to \$125!
8. Seriously, you could earn \$125. No tricks.
7. The more members we have, the more benefits we give!
6. You know that buddy who owes you \$125? Boom!
5. Our savings rates are the best in the city
4. Can you find another checking account that pays up to 4.99%* APR dividends. (You can't, we looked.)
3. Helping a friend makes you look great
2. The friendly service you receive from our staff
1. Did we mention we'll give you each \$125?



Refer a Friend Today!
www.stpaulfcu.org/Refer-A-Friend



Save Money. Win Money.

It seems like every time you turn around,
we're giving out free money around here!
Well, here's some proof.



We've been telling you about the WINcentive™ Savings account. Every time you increase your WINcentive™ Savings balance by \$25 you're entered to win (up to 4 entries per month). State-wide prize drawings occur monthly, quarterly, and annually so the more you save, the more chances you'll have to win. There's even a big \$5,000 state-wide grand prize.

But you know us, that's not enough! St. Paul Federal is awarding even more:

- Each month, at least three of our members win \$100 cash**
- Each quarter, one of our members will win \$500 cash**
- Each year, one of our members will win \$2,500 cash**

Saving money is important to you, and the WINcentive™ Savings is a smart, fun way to accelerate progress toward your savings goal. The sooner you start, the more chances you can have to win extra money. You can open your WINcentive™ Savings account online or at one of our branches.

Open Yours Today!

St. Paul Federal is excited to sponsor The Art Crawl and these fine artists, and we're proud to call St. Paul home.



NorthernWarehouse-
Stephen Workman
April 22, 23, & 24 • Friday 6-10 PM,
Saturday 12-8 PM, Sunday 12-5 PM

NorthernWarehouse-
Tom Dunn #kobradylan

262studios-
Dolan Cyr

We offer full service banking without the gimmicks, without the tricks, and without the fuss. Incredible value, unparalleled access, and superior service with a local flair. In fact, St. Paul Federal is the only financial cooperative dedicated solely to the residents of St. Paul.



Join the family and experience the St. Paul Federal difference.

www.saintpaulartcrawl.org

Brain Teaser

Q: You work as a tollbooth operator. What is the maximum value of change that you can have in pennies, nickels, dimes and quarters without being able to give someone exact change for a one dollar bill?

A: The maximum value of change you can have is \$1.19, without being able to give exact change for a dollar. You can achieve this in two ways. Three quarters, four dimes, and four pennies. Or with one quarter, nine dimes and four pennies.

Member Survey



Special thanks to those of you who took the time to complete our recent member satisfaction survey. Over the next several months we will be evaluating your feedback and enhancing our services based on what you would like to see. Stay tuned for more! **(If you don't have an active email address with us on file, you were left out. Make sure we have all your updated contact information so you don't miss great opportunities like this in the future!)**

It's Not Too Late to Save on Your Taxes



It's not too late to save on your 2015 tax bill by opening or contributing to your St. Paul Federal IRA before April 15th. Work with your tax professional to understand all the benefits of Individual Retirement Accounts and then visit us, since you'll be hard-pressed to find better rates than what we offer.

How To Keep Your Guard Up Against The Newest Scams

It seems like there's a new data leak or identity theft trick to be worried about every week. If you're not informed, you risk becoming a victim. Sitting back and waiting for news about scams to come to you may not be enough. In an ever-changing security climate, you need to stay on top of new threats in personal information security.

Why the landscape changes so fast

The bad news is that humans have become the weak link in the information chain. Breaking modern encryption algorithms takes high-powered supercomputers months, if not years. Information you intended to send online or over the phone being hijacked by nefarious people is a slim chance. The biggest danger is sending information to people you don't intend to be the recipients.

That's why scams crop up so quickly. Humans can be tricked in any number of ways. Scammers can appeal to fear, greed or sentimentality in different forms to trick information out of you. They can also rely on inattention to detail or carelessness. This is because humans have a number of built-in vulnerabilities. Unlike a computer, you can't just download the latest anti-virus software to your brain. You can, however, do the next best thing: stay current on evolving cybercrime situations.

Websites to visit regularly

The FTC regularly updates its website with phone, email and web-based scams. Its website, <https://www.consumer.ftc.gov/scam-alerts>, features several articles a week. As one of the strongest consumer watchdog agencies, it investigates illegal or fraudulent business communications with zeal. It publishes the results of these investigations in hopes that fewer people will be victims in the future.

You can also pitch in and be a good cyber citizen by reporting scams you see to the FTC. You can report it online using the FTC's form at this website: <https://www.ftccomplaintassistant.gov> or call their toll-free number at 1-877-FTC-HELP. It's one way you can make sure scammers are stopped before they really get started.

The Better Business Bureau (BBB) also maintains a list of scams from criminals posing as businesses here: <http://www.bbb.org/council/news-events/lists/bbb-scam-alerts/>. The BBB is a helpful place to look if you've received an offer that seems too good to be true. For identity-theft specific scams, the Identity Theft Resource Center maintains a list of schemes to steal personal information. Their website is located at <http://www.idtheftcenter.org/ID-Theft-Blog/Scams-Alerts/>.

Games to play

Keeping up with the latest threats isn't all work. There are also fun, interactive games you can play! The FTC's weight loss challenge game tests your knowledge of common weight loss scams. It can



be a fun way to start talking with kids about the dangers of online ads. You'll find it here: <https://www.consumer.ftc.gov/media/game-0026-weight-loss-challenge>.

If you're feeling advanced, you can check out Admongo at www.admongo.gov. This creative, sci-fi themed platform introduces the hidden dangers of advertisements. It can also make a great stepping stone into a conversation with kids about caution around advertisements.

News to follow

You're not alone in the effort to protect yourself against fraud. The National Consumer League is a not-for-profit organization with over 100 years of history helping to protect consumers from scammers. It maintains a list of scams and monitors old ones. It also interacts with law enforcement where possible to try to bring scamming groups down.

One of the services the National Consumer League provides is an email list. It sends out alerts whenever a new threat to consumer well-being emerges. In addition to covering scams, it also monitors product recalls, food safety conditions and truth in advertising concerns. It's a great resource in helping you make smart consumer choices in a market crowded with information. To join the mailing list, just visit their website: www.nclnet.org

Remember, the computer age brought us wonderful improvements in our quality of life. We can seek entertainment, educate ourselves, and stay in touch with friends and family using a device that fits in your hand. With that greater connectivity comes the need for constant and careful scrutiny of the information that comes across our screens. In this struggle, too, knowing is half the battle.

New Mortgage and Investment Office – Coming in May



You've spoken, and we've listened. We are currently expanding our Mortgage and Investment Offices into new space across the parking lot from our Conway Office.

This new space will allow you to come in and talk with our Mortgage and Investment staff about the big ticket items in your life, your home, and your retirement. We want to make things easy for you to do business with us, and this is just one more way we can make things easier.

Our new office will be opening in early May. We will be hosting a Grand Opening, and will be sending out an email, and placing information on our website regarding the Grand Opening, so keep an eye out for this event.

Earn up to 4.99% APR* Dividend Bonus with our Simply Checking

We have made some changes to our Simply Checking program that will pay you up to 4.99% APR* on your checking account balances.

To qualify for our Simply Checking rewards, you must:

- Be enrolled for eStatements
- Have recurring monthly direct deposit
- Access eBanking/mBanking monthly
- Use your debit card to make purchases to earn your rewards:
 - Earn 2.99% APR* on checking account balances up to \$10,000 with 20 debit card purchases per month
 - Earn 3.99% APR* on checking account balances up to \$15,000 with 40 debit card purchases per month
 - Earn 4.99% APR* on checking account balances up to \$20,000 with 60 debit card purchases per month

All of our checking accounts are already enrolled in the program, you just need to use the accounts and meet the criteria to qualify.

For additional details, please visit our website.

*APR – Annual Percentage Rate

The 3 Things You Need to Know Before You Buy a New Car



There are many things to consider before purchasing ANY car, but a NEW car might spark particular questions. There are pros and cons to buying new cars, just as there are pros and cons to buying used cars.

First off, when purchasing any vehicle, ask yourself "Why am I buying this car?" Is it for daily use, will you need a lot of storage space, seating space? Make sure the makes and models you narrow your search down to are

practical reflections of how you will use the car. You may love the look of a larger vehicle, but if you don't have five children, you might not need that much space and that particular car may not be right for your daily commute and errands.

After you've considered the personal aspects of which car to buy, move on to the less subjective parts of the process:

1. Depreciation

Most cars depreciate at about 15% per year. With new cars, there is a 20% depreciation rate as soon as you drive off the lot. You want to consider this before you decide to buy a new car, especially if you can't put much money down as a down payment. Chances are you'll be upside down on your car loan almost immediately if you're financing the entire cost.

2. Cost-to-own

Also, consider the true cost to own the car you're eyeing. These costs include insurance,

fuel, maintenance, and more. Maintenance costs vary by manufacturer and model. Do your research, some manufacturers have better reputations than others. Some new cars even come with free maintenance plans for the first couple of years or for a certain number of miles.

3. How much can you afford?

Don't guide yourself solely by what the dealership is willing to lend you. And, don't be blindsided by an attractive low monthly payment, oftentimes tied to a super-long loan term. Consider all aspects of financing, the total amount you are going to end up paying for that vehicle when it's all said and done. That's what matters.

Visit St. Paul Federal before you even step on the lot. As a not-for-profit financial cooperative, we can approve you for an auto loan that fits your circumstances and your budget. We won't put you into a loan you can't afford, and we're happy to explain everything to you away from the high-pressure of the dealership.

Create Your Roadmap for Retirement

When we plan for a road trip, we find the best route, access updated maps, and fill up with gas. Of course, we also have a destination planned, money budgeted, and an itinerary considered. In other words, goals are set and plans are made.

If this kind of preparation seems obvious for a road trip, why aren't more people applying the same approach to preparing for retirement? So, where do you even begin to plan for this journey? We suggest starting by creating a "retirement roadmap". Think about retirement as the goal and the destination as the retirement you have always dreamed about.

- When do you want to retire?
- How much income will you need?
- What do you want your retirement lifestyle to look like?

Establishing a roadmap now will help you plan accordingly, as well as adjust for any roadblocks and detours as you approach retirement.

Call to schedule an appointment today if you need help creating your "Retirement Roadmap".

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www.CPRWealthAdvisors.com

Located at St. Paul Federal Credit Union

2016 Holiday Closing Hours

New Year's Day.....January 1, 2016
 President's Day.....February 15, 2016
Memorial Day.....May 30, 2016
 Independence Day.....July 4, 2016

Labor Day.....September 5, 2016
 Thanksgiving Day.....November 24, 2016
 Day After Thanksgiving.....November 25, 2016
 Christmas Eve/Day.....December 23-26, 2016

Locations

Conway Office

1330 Conway St., Suite 200
 Saint Paul, MN 55106

St. Paul Skyway

30 East Seventh St., Suite 270
 Saint Paul, MN 55101

Contact Us

Phone: 651.772.8744
 Toll-free: 800.782.5767
 Fax: 651.772.8787

24-Hour Call Center

www.stpaulfcu.org
info@stpaulfcu.org

Lobby Hours (Mon -Fri)

Conway 8:30 a.m. - 5 p.m.
Skyway 9 a.m. - 5 p.m.

24-HR Drive-up ATM

(Conway Location Only)

Mon-Fri 8 a.m. - 5:30 p.m.
Sat 9 a.m. - 12 p.m.



CONNECT WITH US!

