

The WIRE

Summer | 2014

Connecting Members of
St. Paul Federal Credit Union



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Coming in July

Our New & Enhanced
eBanking

You've asked for it, and we've delivered! We are replacing our internet and mobile banking with our new eBanking and mBanking services. With the release of these new services, eBanking and mBanking will share the same user credentials. So no matter where you are, or what device you are using, you will be able to access the same features you are used to. We have highlighted some of the key features below.

Member Enrollment

The new services will require all members to re-enroll. During the enrollment process, you will be able to select a User Name and a Password of your choosing that will allow you to access both eBanking and mBanking.

Mobile Banking

We are integrating mBanking within the eBanking. You can access either service by using the same User Name and Password. Most features available in eBanking will also be available in mBanking.

Visa Credit Card Access

The Credit Union is integrating eZCard-Info directly into eBanking. No more separate sign on!

MoneyDesktop

MoneyDesktop is an online money management tool securely integrated into eBanking. It empowers you to take control of your finances and simplify your life. Budgeting, account aggregation, auto categorization and debt management are just a few of the tools that are available with MoneyDesktop.

Transfers

You will have the ability to perform transfers between your accounts at the Credit Union as well as accounts with other credit unions and banks.

Online Password Resets

You will be able to initiate a password unlock/reset right from the convenience of your home without having to call us. The system will use the email account on record to allow you to automatically unlock or reset your User Name.

Document Cabinet

We offer a convenient way to retrieve documents stored within your account. These include Account Statements, Visa Statements, Transaction Receipts, and even Loan and Membership Documents. This tool allows you to retrieve these documents with a few simple clicks.

eAlerts

You will be able to setup account alerts that can be sent to your email or mobile device. Alert options will include: transactional alerts, balance alerts, critical Credit Union notifications as well as any general alerts you create.

Bill Payment

This service will not be changing. All existing Payees and payments will be available in the new system, and it will maintain the same user functions you have available today.

Skip A Payment

With the new eBanking service, you will be able to request a Skip A Payment just by clicking on your loan and answering a few short questions.

eDeposits (future enhancement)

This service will allow you to deposit checks into your Credit Union accounts by scanning a check with your home scanner or by taking a photo with your mobile phone.

Enrollment deadline is August 20, 2014

Check our website for more details!



Theresa Malone
President/CEO

CEO/President's Report Summer 2014

*Our Vision ~ Your neighborhood
financial partner today and
tomorrow.....*

*St. Pascal Parish Credit Union joins
St. Paul Federal Credit Union. If you
haven't already heard, effective
June 1, 2014, St. Pascal Parish
Credit Union joined St. Paul*

Federal Credit Union! We are excited to welcome the parish, school, and family members, into our membership! St. Pascal Parish is located just a few blocks from our Conway Branch, and is already within our Field of Membership. So they already qualify for membership. Members of the St. Pascal Parish Credit Union, parish, and school will enjoy having a full-service credit union within their neighborhood. Please join us in welcoming our new members!

We have some exciting things happening at the credit union this summer that I would like to share with you. We sadly say goodbye to our Como Intern's as they graduated and moved on. We will surely miss them. What that means, is that you will see some new faces in the credit union as the *NEW* Interns will be training over the summer so they are ready work in the school branches this fall. We pride ourselves into teaching the youth on financial responsibility and literacy. We currently have two student-run branches at high schools: one at both Como Park Senior High School and Harding Senior High School. So please join us again in

welcoming these students, and thank you for all your support.

We have some great rates going on for summer toys. So if you are in the market for a boat, motorcycle, RV, etc., now is a good time to buy ~ and we are here to help! Our Private Student Loans are taking off nicely. We introduced this new product this year and have already helped our members with student loan financing.

Our **NEW** eBanking (Online Banking) is almost ready to release. Our goal is to introduce this great product to you this summer. We are so excited and know you will be too! This new product will provide some very innovative features such as: Deposit Capture Imaging (where you can scan your check deposit from anywhere using a computer or mobile device such as a cell phone), Single Sign-On to Credit Card Transactions, Personal Finance Manager, Account Alerts via Text/E-Mail and an Integrated Mobile and Internet Banking Services, and more. Saving you *Time*. Your time is valuable and translates into *Money* saved.

Thank you for your continued trust in St. Paul Federal Credit Union as your financial provider. It is a pleasure to serve you and we look forward to a great summer!

Best Regards,

Theresa Malone



CPR Wealth Advisors Celebrate 25 Years

2014 marks a special year for CPR Wealth Advisors, as they proudly celebrate their 25th Anniversary. Firm founder, Bryan Godtland first opened doors in Hudson, WI in 1989. Since then, "Your Retirement Team" at CPR Wealth Advisors has continued to grow and has expanded to additional office locations in both Wisconsin and Minnesota.

We are pleased to have investment and retirement planning services offered by CPR Wealth Advisors available at St. Paul Federal Credit Union. Join us in congratulating them on this remarkable milestone.

Located at St. Paul Federal Credit Union

651-735-5400 * 800-987-7412 | www.CPRWealthAdvisors.com



**Chris Reisdorf
Tom Jacobson, CPA
Financial Advisors**

Investment Centers of America, Inc. (ICA) member FINRA, SIPC and a Registered Investment Advisor, is not affiliated with St. Paul Federal Credit Union or CPR Wealth Advisors. Securities, advisory service and insurance products offered through ICA and affiliated insurance agencies are * not insured by the NCUA or any other federal government agency * not a deposit or other obligation of, or guaranteed by any bank or their affiliates * subject to risks including the possible loss of principal amount invested. ICA and CPR do not provide any tax or legal advice.

Summer?
Bring it on!

Rates as low as
2.19%^{APR*}
on boats,
motorcycles,
and RVs.



*APR is Annual Percentage Rate. Rates vary based on creditworthiness, age of vehicle and term of the loan. Rates are subject to change without notice. Estimated monthly payment for \$20,000 borrowed at 2.19% APR for 60 months is \$352.24.

Warning Signs of Elder Abuse

According to the National Center on Elder Abuse, scammers target one in every 10 seniors. Scams against seniors prey on their needs with schemes such as: bogus charities, faulty home repairs, fraudulent health care, phantom cemetery plots and phony investments. St. Paul Federal is committed to our members and that includes helping them fight back against fraud.



Avoid fraudsters by taking these critical financial security precautions:

- Never volunteer personal or financial information unless you initiate the exchange. In particular, do not volunteer your social security number, date of birth, or account numbers.
- Do not let a seller overcharge you for a product or service you need. Get more than one estimate before committing to pay a price. If you are unsure whether you need a seller's product or service, do not let anyone convince you to make a commitment on the spot. Take the time to discuss the sale offer with family or friends.
- Only sign a seller's document if you understand it. A reputable seller will provide time for consumers to ask questions and seek advice from family, friends, or an attorney.
- If you suspect a scam, report it to the police immediately. By reporting fraud or suspected fraud there is a much better chance of recovering any losses and preventing another person - or member - from being a victim!

Safe Deposit Boxes



Protect your irreplaceable valuables and important documents with a Safe Deposit Box from St. Paul Federal. Our safe deposit boxes are conveniently accessible at our Conway Office (Open Monday through Friday, 8am to 5pm).

We have a variety of sizes at very reasonable rates.

Box Size (Annual Fees)

5 x 5 (\$25.00)	3 x 10 (\$50.00)	5 x 10 (\$75.00)
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PRIVATE STUDENT LOANS

Maximize your degree, *minimize* your debt

With college enrollment at an all-time high and the cost of tuition escalating, St. Paul Federal's Private Student Loan can assist students and families when federal options are exhausted. Our Private Student Loan can help pay for all qualified education expenses including tuition, room and board, books and computers. The Private Student Loan also includes an in-school payment feature that helps students learn responsible repayment habits and build their credit scores.

For recent college graduates currently faced with high interest private student loan debt, St. Paul Federal offers a consolidation and refinancing solution. Our Private Student Loan Consolidation combines loans from multiple lenders into one easy payment. This option can also potentially save thousands of dollars in student loan payments every year, allowing borrowers to put the extra money towards paying off their debt faster, or towards a major purchase such as a car or home.

Apply today at <http://stpaulfcu.lendkey.com>

Deputy Commerce Commissioner and State Legislators Visit Como Park Senior High School Branch

St. Paul Federal Credit Union and Como Park Senior High School welcomed Minnesota Department of Commerce Deputy Commissioner of Financial Institutions Shane Deal and Minnesota State Representatives Alice Hausman and John Lesch to the school's student-run Cougar Branch on April 16. The state officials were at the school to help celebrate Financial Literacy Month.

Deputy Commissioner Deal recognized St. Paul Federal's successful student branch. "Personal finances can be a tough topic to bring up with your kids," said Deputy Commissioner Deal. "The credit union helps students get a basic understanding of checking accounts, credit cards and the value of money, which helps prepare them and their families for financial decisions down the road."



Left to Right: Deputy Commerce Commissioner Shane Deal, Como Park Assistant Principal Patrick Coyne, St. Paul FCU VP of Lending & Operations Mitch Myre, St. Paul FCU President/CEO Theresa Malone, Rep. John Lesch, MnCUN President & CEO Mark D. Cummins.



Left to Right: Neal Buethe, Briggs and Morgan and Theresa Malone, President/CEO of St. Paul Federal Credit Union

St. Paul Federal Receives Chamber of Commerce Award

The Saint Paul Area Chamber of Commerce recently named St. Paul Federal Credit Union as one of its Celebrate Business Success award recipients. This award honors members of the business community who contribute to a shared vision of economic success throughout the Saint Paul/East Metro area. The award is sponsored by Briggs and Morgan law firm.

St. Pascal Parish Credit Union joins St. Paul Federal Credit Union

Please join us in welcoming our new members!

Don't throw it, shred it

Every Day

Bring in your **weekly/monthly** personal documents for shredding any day that our offices are open!

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

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

Phone: 651-772-8744
Toll-free: 1-800-782-5767
Fax: 651-772-8787
www.stpaulfcu.org

HOURS

Lobby
Conway Office
Monday - Friday 8 a.m. - 5 p.m.

St. Paul Skyway
Monday - Friday 9 a.m. - 5 p.m.

24-hour Call Center Access

Drive-up (Conway Location Only)
Monday - Friday 8 a.m. - 6 p.m.
Saturday 9 a.m. - 12 p.m.
24-hour drive-up ATM

HOLIDAY CLOSINGS

July 4, 2014 Independence Day
September 1, 2014 Labor Day



Swipe and **EARN** Double points!

EVERY THURSDAY
For every groceries and gas purchase on your Credit Card.

