

# The WIRE

Winter | 2014

Connecting Members of  
St. Paul Federal Credit Union

## Inside

- *CPR New Year*
- *Fraud Protection*
- *Take a Pic, Deposit a check*
- *Shared Branching Convenience*
- *Go Green with eAlerts*

## Notice of 61st Annual Meeting

**Date:** February 6th, 2015  
**Time:** 6:00 p.m.  
**Location:** Electrical Industry Building  
1330 Conway Street  
Saint Paul, MN 55106  
651-772-8744



The 61st Annual Meeting of members of St. Paul Federal Credit Union will be held Friday, February 6th, beginning promptly with a social “**half-hour**” from 6:00-6:30 p.m.

We will immediately follow the social “half-hour” with a business meeting. Officers of the Credit Union will present their annual reports and the election of officers will be held. This will be followed by a buffet dinner and door prizes.

The names of the nominees for officers to be filled at this election will be presented by the Nominating Committee, who are appointed by the Chairman of the Board of Directors. Members wishing to nominate candidates may do so from the floor, or by submitting names in writing by 2/2/2015 to:

Nominating Committee  
c/o St. Paul Federal Credit Union  
1330 Conway St., Suite 200  
Saint Paul, MN 55106

If elected, nominees must agree to serve and fulfill the obligations of office.

Respectfully,  
Dan Muccio, Secretary

Please confirm your Annual Meeting reservation by registering online at [www.stpaulfcu.org/meeting](http://www.stpaulfcu.org/meeting) or by calling 651-772-8744 before February 2, 2015.

## HOW TO EARN AN 800+ Credit Score

Some people go a lifetime striving to hit a hole-in-one in golf or bowl a 300-game. It might surprise you that some folks are reaching for an 850 credit score. It can be done—try some of these suggestions to improve your score:

Do you know how your FICO score is calculated? FICO, the Minneapolis-based company that created the credit score model, considers five elements when calculating a score:

- **Payment history**
- **Amount owed**
- **New credit**
- **Amount of available credit**
- **Types of credit used**

Check your score on a regular basis to see how you stack up in each of these categories.

**Check your credit report.** Everyone is entitled to a free annual credit report from each of the three main credit bureaus. Request them online from [annualcreditreport.com](http://annualcreditreport.com), and report any errors directly to the report provider.

**Keep balances low.** Charge less and avoid maxing out your available credit.

**Pay on time.** Making timely payments is the No. 1 way to improve a credit score. Payment history accounts for 35% of the FICO score.

You may not be aiming for an 850 score, but following these guidelines can certainly give your current score a nice boost.

## Ring in the New Year with a Retirement Plan!

Happy New Year from CPR Wealth Advisors! We know you will be busy tackling new resolutions in 2015 - and we hope another year doesn't pass in which you don't have a Retirement Plan in place. This year, take the time to evaluate your goals for retirement and honestly consider if you are financially set to achieve these goals.

CPR Wealth Advisors can help build a customized Roadmap for Retirement that will assist in this process. Moreover, the "roadmap" seeks to monitor your progress both before and during retirement in order to assure that you are always on track and making any necessary adjustments along the way.

**Call 651-735-5400 to schedule a free retirement planning meeting today!**



651-735-5400 \* 800-987-7412  
[www.CPRWealthAdvisors.com](http://www.CPRWealthAdvisors.com)

*Located at St. Paul Federal Credit Union*



Chris Reisdorf  
Financial Advisor

[chris.reisdorf@cprwealthadvisors.com](mailto:chris.reisdorf@cprwealthadvisors.com)

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 services 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.

## Fraud Protection from St. Paul Federal Credit Union

No matter how vigilant you may be with your financial records, thieves can still find a way to use your card information to make unauthorized purchases. It can happen at the grocery store, the gas station, your local shopping mall or any other merchant you visit -- and it can happen to you.

At St. Paul Federal Credit Union we are committed to keeping our members' assets safe while minimizing any inconvenience protecting your accounts may cause.

That's why St. Paul Federal Credit Union works with a premier fraud protection service to monitor activity on our member's cards and notify us, and you, of any suspicious transactions. We need you to know your card may be blocked if suspicious card activity occurs. If things like unusually high purchase amounts, out of the ordinary merchants or uncharacteristic

transactions originating in a foreign country are identified on your account, your card may be temporarily frozen.

When fraudulent card activity is suspected, like when you buy a big-ticket item at a store where you have no previous purchase history, you will be contacted immediately by a fraud analyst to verify the transaction. If you tell us the transaction is valid, subsequent purchases will not be blocked. If card activity cannot be verified by you, the transaction will be marked as suspicious and your card will be blocked immediately.

Since you will be contacted by a fraud analyst soon after the first transaction in question, we ask that you make sure St. Paul Federal Credit Union has an up-to-date phone number on file at all times. When you are contacted by a fraud analyst, you will be asked to verify your identity, but never your entire social security number. If we believe your card is being used illegally and we cannot reach you at the phone number on file, we may block your card for all additional transactions. Therefore it is crucial that you keep the St. Paul Federal Credit Union phone number with you at all times, 1-800-782-5767, to call us in case

your card is blocked and you are away from your contact phone.

To help avoid false fraud blocking on your Debit and Credit Cards, please be sure to contact us before you travel. By providing us with the dates and locations of your travel, we can place an alert on your accounts that can help prevent false blocks.

We are proud to include this level of security as part of your standard membership with St. Paul Federal Credit Union. For more information about our fraud protection practices, please contact a member service representative at 1-800-782-5767 or visit us at [www.stpaulfcu.org](http://www.stpaulfcu.org).



# Take a Pic, Deposit a Check!

**Take a Pic, Deposit a Check**--It's That Easy! Deposit checks with your smartphone or tablet using St. Paul Federal Credit Union's mobile deposit service.

Though we love to see you, stopping by a branch to deposit checks can be a pain if you're running short on time or if you're out of town. Making a mobile deposit is simple and takes just seconds to complete. You can make one anytime, anywhere.

Simply use St. Paul Federal Credit Union's mobile banking app to deposit checks into your accounts using your smartphone or tablet. Snap a pic of the check you wish to deposit and use our mobile app to send it to us.



For additional details about our eDeposit options, visit [stpaulfcu.org](http://stpaulfcu.org) or call us today.

## Deposit a Check

1. Open our mobile App.
2. Choose Deposit Check.
3. Select the Deposit Account & enter the Check amount.
4. Take a Photo of the front & back of the check.
5. Confirm the Deposit.
6. Notate the Check Deposit as directed.

## Convenient Banking

— With Shared Branching

Personalized service is a major benefit of banking at St. Paul Federal Credit Union, and you don't have to sacrifice convenience to get it. Take advantage of St. Paul Federal Credit Union's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, in real time, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to St. Paul Federal Credit Union. This is a huge benefit to St. Paul Federal Credit Union members who travel, whose work places don't coincide with our branch locations, or who simply enjoy the convenience of expanded

access. Wherever you are across the country, chances are good there's a shared branch near you.



*Look for the CO-OP Shared Branch logo to find shared branches near you.*

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit [www.stpaulfcu.org](http://www.stpaulfcu.org) to find the most convenient locations. You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch.

At a CO-OP Shared Branch location you can:

- **Make deposits and withdrawals**
- **Make loan payments**
- **Receive loan advances**

Many shared branches also offer transfers, statement histories, money orders, traveler's checks and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.

Are you ready to use Shared Branching? Everything is already setup for you to process transactions at a shared branch location. When you arrive at the Shared Branch location, you will need to provide them with the following:

- **Inform them you are a member of St. Paul Federal Credit Union**
- **Provide a Government Issued ID**
- **Provide your St. Paul Federal Credit Union Member Number**

With this information, you should be able to process transactions just as if you were at one of our branches.

## GO GREEN with eAlerts!

Managing your St. Paul Federal Credit Union accounts just got easier and faster with eAlerts<sup>1</sup>!

If you use eBanking and have an email address, you can go green with our electronic communications such as eAlerts, eNotifications, and eStatements! These electronic communications enable you to manage your accounts quicker, easier, and more efficiently. No more waiting to receive account information in the mail.

**What are eAlerts?** eAlerts are customized account alerts that you setup for specific actions and are sent via email. *However, you can get eAlerts even quicker with text messaging<sup>2</sup> to your cell phone!* You can select to receive text messages by simply entering your cell phone number within eBanking. Request to be alerted on information such as: when your account balance reaches a certain amount, when a deposit hits your account, when your loan payment is due, when you use your debit card, when a check clears, and more. eAlerts can also be viewed from within the eBanking service.

**What are eNotifications?** With eNotifications, you are notified by email of important account information such as certificate renewal notices, past due notices, and insufficient funds notices.

**What are eStatements?** At the end of each month, you'll receive an email from us that your monthly statement is available. Simply log into eBanking and access up to 24 months of statements to view, print or save.

### GO GREEN today!

**Existing eBanking Users:** Simply click on "eAlerts | eNotifications" under the ALL SERVICES tab, from there you will have access to eAlerts, eNotifications & eStatements.

**Don't have eBanking?** Enroll from our website today and get access anytime, anywhere.

<sup>1</sup>The eAlerts program contains eNotifications and eStatements. Enrolling for one service automatically enrolls you for all three services. <sup>2</sup>Text messaging rates may apply.

## St. Paul Federal CREDIT UNION

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

#### 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

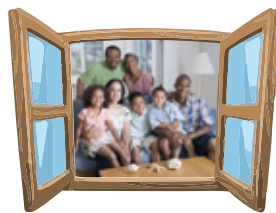
February 16, 2015 President's Day  
Observance



Buying a home is a big step.  
Having the right information is essential.

## Join us for a complimentary Home Buyer Seminar

Thursday, January 29  
6:30 p.m.  
1330 Conway Street, #200  
St. Paul, MN 55106



Dinner will be included,  
plus; All Attendees will be  
entered in a drawing  
to win a **\$50 gift card!**

**St. Paul Federal**  
CREDIT UNION

(651) 772-8744 | (800) 782-5767  
www.stpaulfcu.org

RSVP by January 20th to [pgrube@stpaulfcu.org](mailto:pgrube@stpaulfcu.org)  
or call Paul Grube, 651-772-8744, ext. #5102

### Debt Assistance

Reputable credit counseling organizations help you develop a monthly budget and give you advice on managing your money. Many are non-profits that do not charge you for their services.

Visit [www.cccs.org](http://www.cccs.org) to locate a credit counselor near you.

