

**Welcome to
Sangamon Schools
Credit Union**

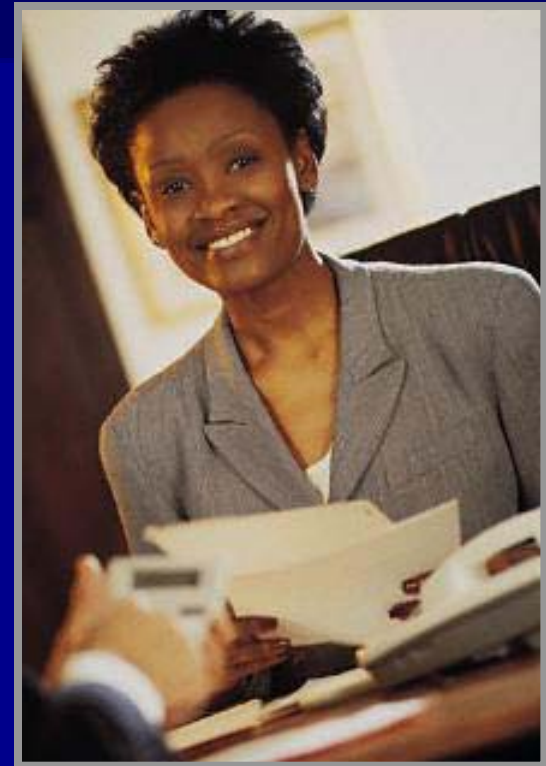
About SSCU

- Chartered in 1938 by a Group of Teachers from Springfield School District #186
- SSCU is a Member Owned, Not-for-Profit Financial Cooperative
- Governed by a Volunteer Board of Directors

Committed to Serving You!

Who May Join?

- Any Current or Past School Employee in Sangamon County
- Any Dues Paying Member of the Illinois Education Association
- Students, Faculty & Staff at Robert Morris College, Lincoln Land Community College, University of Illinois at Springfield, and Benedictine University
- Horace Mann Employees
- Family Members of Any Current Member



Once a member always a member!

Your Money is Safe and Secure



- Each Account is Insured Up to \$250,000 by the National Credit Union Administration (N.C.U.A.)

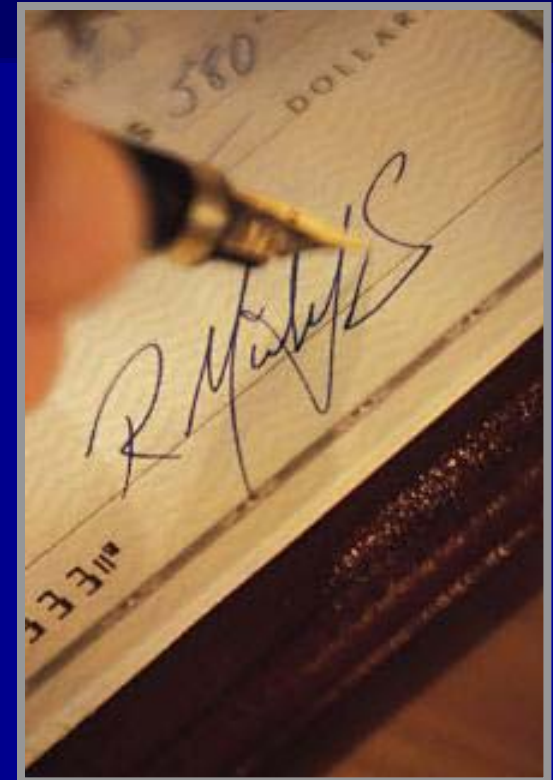
Share / Savings

- A Share/Savings Account Must be Established to Open a Credit Union Membership. A Minimum Deposit of \$25.00 Must be Kept in the Account at All Times.
- Multiple Sub-Share Accounts are Available
- Deposits can be Made
 - In Person
 - Transfer
 - By Mail
 - Direct Deposit
 - Payroll Deduction



Share Draft / Checking

- Absolutely FREE!!!!
- No Minimum Balance!!!
- No Monthly Fees!!!
- Overdraft Protection Available
- Monthly Statement
 - e-Statements, or
 - Paper



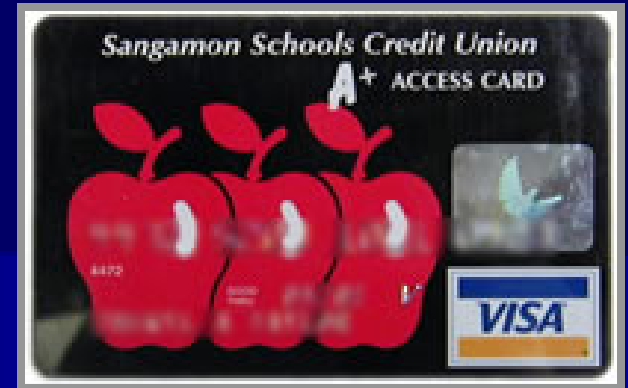
Sign-up TODAY and get a free box of checks!

Courtesy Pay

- Protects You from Non-Sufficient Funds Returned Checks
- Protects You from Returned Check Fees Charged by Merchants
- \$25 per Item Service charge
- Overdraft Protection of \$500 for Qualified Members
- Eligible for Program After Account has been Positive for 30 Days
- In Order to Maintain Qualification for Courtesy Pay, Your Checking Account Must be Made Positive for at Least 1 Day, Every 30 Days

A+ Access Card

- ATM / VISA Check Card
- Works Just Like a Check
- Make Purchases at Any VISA Merchant
- 24-hour Account Access
- Part of the Co-op Network
- 18+ Springfield Locations
- Over 20,000 Nationwide Locations
- International ATM's Available in Guam, Italy, Spain, Japan, Puerto Rico, Greece, and Bahrain



Club Accounts



Holiday Club

- Earns a Higher Rate of Interest
- Make Contributions
 - In Person
 - By Transfer
 - By Direct Deposit
 - Or, Payroll Deduction
- Receive Your Holiday Club Funds by October 20th

Travel Club

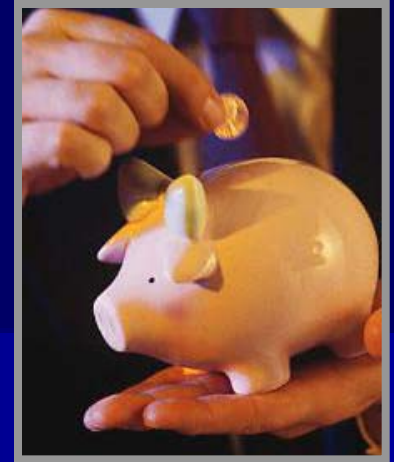
- Great Way to Save for a Get-Away!
- Travel Benefits
- Make Contributions
 - In Person
 - By Transfer
 - By Direct Deposit
 - Or, Payroll Deduction
- Withdrawal at Anytime!

Money Market

- \$1,000 Minimum Deposit
 - \$15.00 Monthly Fee, for Each Month the Account Falls Below \$1,000 Minimum Deposit
- Six Free Withdrawals per Month
 - Any Withdrawal After 6 Incurs a \$15 per Withdrawal
- No Maximum or Minimum Dollar Withdrawal
- Interest-Bearing Account



Share Certificates of Deposit

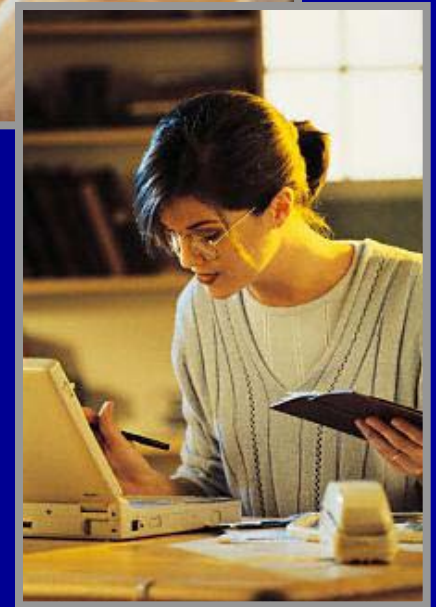
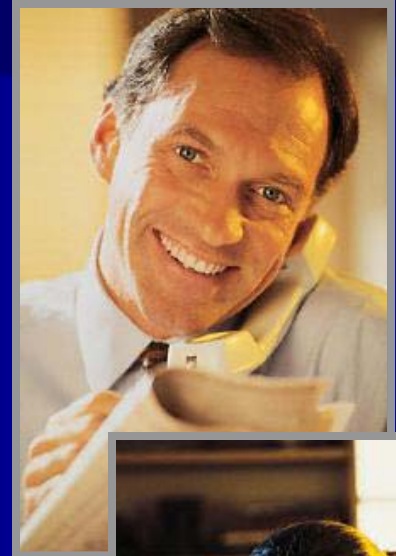


- A Secure Way to Grow Your Savings
- Competitive Rates
- Variety of Terms Ranging from 3-60 Months Available
- Apply for a CD in Person or Online at www.sscumember.org

Make your money work for you...

It's Me 247! Home Banking & CU*Talk

- Safe & Secure, Online and Phone Account Access
- 24-hour Availability
- Obtain Balance Information
- Verify Transactions
- Transfer Funds between Accounts
- Make Loan Payments
- Request a Corporate Draft from Your Account
- Request Credit Union Contact
- Check Current Rates



CU*Easy Pay

- Pay All Your Bills Online
- First 3 Months are FREE!
- \$4.95 per Month Beginning with the 4th Month



Great Loan Benefits

- Rate Reduction of .25% if the Loan is Repaid with Payroll Deduction or Direct Deposit
 - Available on All Loans Except Real Estate, Credit Cards, New Employee and Line of Credit Loans
- Beat-the-Rate Program
 - If You Find a Better Rate at a Competitor, We'll Beat the Rate
 - Program Available on Automobile, ATV, and RV Loans

Loans

- Home Mortgages
- Closed End Home Equity
- Home Equity Line of Credit
- Automobiles
- Tax Advantage Auto Loans
- Trucks & Vans
- Motorcycles/ATV
- Boats
- RV's
- 1% New Employee Loans
- Open End Line of Credit
- Line of Credit



- Personal/Signature
- Share Secured
- New Furnishings
- Vacation
- Equipment
- Emergency/Disaster

Apply for a Loan Online, via Telephone, or in Person!

VISA Credit Cards

- 10.9% VISA Gold
- 11.9% VISA Classic
- NO ANNUAL FEE!
- 25-Day Grace Period on Purchases
- Interest Rate Does Not Increase Due to Late Payments
- Cash Advance Capability
- \$250,000 Travel Accident Insurance
- Make Payments at Any SSCU Office, by Mail, SSCU Transfer, or via Bill Pay



Additional Benefits

- Traveler's Checks
- Domestic & International Wire Transfer
- Money Orders
- Postage Stamps
- Notary Public
- Use of Coin Counter (no fee)
- Visa Gift Cards
- Discount Six Flags Tickets
- Use of Horace Mann Services
 - Life, Health, Auto and Long Term Care Insurance
 - Individual Retirement Accounts



How to Join?

- Apply for Membership in Person, by Remote Membership, or Online
- Deposit \$25.00 in a Share Account
- Present a Social Security Number or a University Identification Number
- Display Photo Identification
 - Drivers License, State Issued Identification Card, US Military Identification Card, or Passport



For Your Protection

- For Security Purposes, We Cannot Give Balance or Account Information Out Over the Telephone
- Until We Get to Know You We Will Ask for a Valid Photo Identification
- Some Checks May be Subject to Holds
- Protect You and Your Family with SSCU's Loan Payment Protection

Sangamon Schools Credit Union

*Your Financial
Partner for Life*

