



## From the president...

In these unprecedented financial times, the Credit Union would like to say thank you for your continued business and the trust you have placed in us. We, as many others, have felt the pain of the displacement in the financial market with declines in the investment arena.

However, we want you to know that we continue to monitor the financial market and only place funds in safe and sound investments. As the market continues to be volatile, your Credit Union's escalated capital position will endure the punch and will continue to be viable as the years unfold. As many businesses fail in these uncertain times, rest assured that your Credit Union continues to be a safe and solid place to save and borrow.

### A BIG Thanks!

As a member, you add to our strength by using your Credit Union on a regular basis. And, by doing so, you help ensure that the Credit Union philosophy of "People Helping People" will endure for many years to come.

We look forward to serving you in 2009 with outstanding products and services that fit your needs. And we thank you for the confidence you place in us and look forward to serving you in the months and years ahead.

Best wishes for a Great 2009.

## New Stuff in 2009

### "CellNET" Mobile Service

Beginning January 9th, your Credit Union will begin offering a Mobile banking service called "CellNET" to all members—at no charge. What does this mean? You can use your cellular phone to conduct business on your account at the Credit Union. All that is required is for you to have access to Home Banking and you will be directed to this product. It's fast, secure and readily available whenever you turn on your phone. So, call or come by today if you need more information on this "high tech-high touch" new service. ♦

### New ATM Card...

For all of our members that carry only an ATM card with the Credit Union, watch for a new card to be coming your way. This new card will look similar to your old card as far as design, however this card comes with many extra features. This card will now carry an expiration date which will be located on the front of the card. This card also comes with many security features to help negate fraud on your account.

Beginning mid January be watching for a new card to come your way. ♦

## 2009 Strategies for Saving

According to finance experts, one of the biggest challenges facing consumers today is savings. You've heard the wise advice urging you to set aside 10% of your income into short-term savings to cover such unplanned events as a loss of job or medical emergencies? Well, *now is the time to start saving* and here are some tips and strategies to help you get there:

1. **Payroll deduction.** Put that money aside before you even see it. Twenty-five dollars set aside per paycheck every two weeks is equal to about one or two dinners out in a month. In a single year, that \$25 biweekly deduction adds up to \$650 plus interest.
2. **Save any "bonus money."** Try to save tax refunds, overtime pay, gift money, refunds, rebates and such. When spent, these individual amounts just seem to disappear in a puff. But saved, you'd be surprised how much these small amounts can add up.
3. **Convert installment payments to yourself.** Once you pay off an installment loan at the Credit Union, such as an auto loan or signature loan, continue to make payments by putting that money into your savings. If the thought is unbearable, or you were

counting on that money to help ease the cash flow, then try to at least save half of that payment you were once making.

4. **Open a Christmas Savings account.** If the holidays always seem to leave you strapped for cash, or force you to put purchases on a credit card, consider opening a Christmas Savings Account at your Credit Union. You determine the amount of money you want to have for the holiday season next year.

Take this number and divide it by the number of paychecks you have left until the distribution date of November 1st. Example, if you want to have \$700 available to you next year, and there are 20 pay-periods left until November 1st, you would need to place \$35 into this Club Account every paycheck.

Your Credit Union wants every member to have some cushion money to get through emergencies. Even small steps if taken regularly, can build a significant safety net to help you survive life's unexpected turns. ♦

back page:

**How To Deter Identity Theft  
Going Green  
Check Out What's Free**

## How To Deter Identity Theft

Here are a few tips to help you guard against identity theft:

1. Always shred paperwork and financial documents with personal information instead of just tossing them in the trash.
2. Do not carry your Social Security card in your wallet.
3. Do not write or have your Social Security number printed on your check.
4. Provide your Social Security number only if absolutely necessary and request that you use another identifier.
5. Do not provide personal or credit card information on the phone, over the Internet and through the mail unless you know who you are dealing with.
6. Do not click on links sent in unsolicited e-mails or provide personal information in response to unsolicited e-mails.
7. Never use an obvious password, such as your mother's maiden name, your birth date, or the last four digits of your Social Security number.
8. Always keep your personal information in a secure place at home. ♦

## Apply For A Loan ...Anytime



Our online loan application puts the Credit Union at your fingertips. It's as quick as a few mouse clicks and as easy as a few keystrokes. It's secure, too. So whether you are in the market for a new vehicle, planning a once-in-a-lifetime vacation, or a personal emergency, you can apply for your Credit Union loan from the comfort and convenience of your computer.

Go to [saint-lukescreditunion.org](http://saint-lukescreditunion.org) and apply and our quick Loan Officers will have your loan processed within 24 hours. So whether you're an early riser or a night owl, you can submit your loan on your schedule, day or night, 7 days a week, 24 hours a day. ♦

## CHECK US OUT – IT'S FREE!

If your checking account is still at a bank, it's time to check out checking at your Credit Union. OUR CHECKING ACCOUNTS ARE TOTALLY FREE, no monthly service charge, no minimum balance fee, no per check fee, we make using the Credit Union easier than ever. Simplify your finances by having your paycheck or other

**A Fee-Free checking account is normal business for us. No maintenance fee, no minimum balance, no per check charge, free debit card. It even comes with overdraft protection.\* It's always been that way at your Credit Union.**

recurring payment deposited directly into your credit union checking account. You can also set up direct payments for your mortgage or other types of monthly recurring expenses to come from this checking account. We also have an overdraft service that will protect your account once your checking has been opened and you have maintained a positive account record for 90 days. ADD A TOTALLY FREE DEBIT CARD...to compliment this checking account with no extra fee's added. Our debit card is a VISA debit and is accepted at thousands of merchants and costs nothing to use, it's safe and easy. So stop by or call any of our branch offices for more information. ♦

### Plaza/Westport

4200 Pennsylvania, Ste 161  
Kansas City, MO 64111  
(816) 932-5300  
Fax: (816) 932-3175  
Mon, Tues, Thur, Fri  
7:30-5:00 p.m.  
Wed: 7:30-4:00 p.m.

### South

12300 Metcalf Ave.  
Overland Park, KS 66213  
(913) 317-7770  
T, Th & F 8:00-4:00 p.m.

FastLINE 24-Hour Teller: (816) 932-FAST (3278)

Toll Free Access: 1-888-888-0624

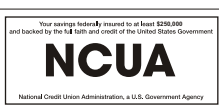
### North

5800 NW Barry Road  
Kansas City, MO 64151  
(816) 880-6364  
MWF 8:00-4:30 p.m.

### East

100 N. E. Saint Luke's Blvd.  
Lee's Summit, MO 64086  
(816) 347-4833  
M & F 8:00-4:30 p.m.

[saint-lukescreditunion.org](http://saint-lukescreditunion.org)



## HOLIDAY CLOSINGS

### 2009 At A Glance

- New Years Day – January 1st
- Martin Luther King Day – January 19th
- Presidents Day – February 16th
- Saint Patrick's Day – March 17th (close at 1:00 pm-Westport Branch Only)
- Memorial Day – May 25th
- Independence Day - July 3rd
- Labor Day – September 7th
- Columbus Day – October 12th
- Veterans Day – November 11th
- Thanksgiving Day – November 26th
- Christmas Eve – December 24th (close at 1:00 pm)
- Christmas Day – December 25th
- New Years Eve – December 31st (close at 1:00 pm)

## theINbox

*specials and good things to know*

### GOING GREEN WITH E-STATEMENTS

You can obtain your checking, savings and loan information via e-mail from your Credit Union. It's safe, secure and free. You will receive an e-mail which will direct you to our website. Just login with your personal ID and security process. Your information is always safe and secure and will be available to you faster than if it were sent by US mail. Once you view your statement you may access it at any time.

### TAX INFO COMING

The season is here and your 1098 and/or 1099 reporting tax forms will be in the mail to you on or before January 31, 2009. These forms are required by the IRS for all dividends earned on your savings of \$410 or more and on interest paid on Home Equity Loans (mortgage loans). So be watching for your form to be coming soon.

### TAX PREPARATION AVAILABLE

Saint Luke's Credit Union has once again teamed up with Bellwether Tax & Accounting Services to offer members tax preparation and professional advice at a special savings. This tax professional will interview you to determine additional tax breaks possibly undiscovered by other tax services. Discounted tax service is available by appointment at phoning 913-262-2503 (Ask for Chris). All documentation will be mailed electronically to State and Federal Agencies for a quicker and safer filing of your return. The Credit Union has tax packets on hand if you would like to stop by and get one.

**FastNET**  
ONLINE BANKING