

April 2010

Volume 5 • Number 2

ARSENAL

member's edge

Financial education • Consumer & credit union news • Special promotions

Celebrate Earth Day with free document shredding

In recognition of the 40th anniversary of Earth Day, join us for a free shredding event on **Saturday, April 24**, from 9 a.m. until noon, at our headquarters in Jefferson County (3780 Vogel Rd. in Arnold). We'll have a truck in our parking lot to securely destroy your unwanted confidential documents.

How does shredding documents protect the environment? All paper shredded that day will be recycled.

Shredding documents such as financial statements, credit card offers and insurance forms that list your personal and financial information also protects you by preventing thieves from stealing your identity.

For this event, we've hired American Document Destruction, a professional, bonded shredding company, to destroy documents on site. You'll even be able to see the shredded results through a window on the truck. Branches of other credit unions throughout St. Louis will serve as additional drop-off/collection sites for you on this day as well as May 1. For a list, visit the "What's New" page on our Web site (www.arsenalcu.org) or call us at 314.962.6363.

Want to do more to protect yourself and the environment? Take advantage of Arsenal Credit Union's free online banking products. Bill pay and eStatements allow you to reduce the amount of paper mail you send and receive; because anyone can access your home mail box (unless it's locked), paper mail is actually a more common source for identity theft than the Internet. Plus, by managing your account online, you can check it anytime and catch potential fraud more quickly. For more information or to sign up for online banking, call us at 314.962.6363.

Help a Missouri hero find freedom at home

While serving in Iraq, Army Staff Sergeant (SSG) Robert Canine lost both of his legs below the knee after his Humvee convoy was attacked. Now, the Mexico, Mo., native is learning to walk again on prosthetics at Walter Reed Army Medical Center before returning home.

Thanks to the non-profit group Homes for Our Troops (HFOT), the transition home will be a little easier for Canine, his wife and their 8-year-old son. HFOT was formed six years ago to help build specially adapted homes for severely disabled members of the military returning from service in Afghanistan and Iraq.

Arsenal Credit Union is proud to be part of a group of Missouri credit unions that have pledged to collectively raise \$200,000 for HFOT; the money will help build homes for two veterans in Missouri. Canine's house is the first of the two projects and is currently underway in Columbia.



ACU staff and family members spent several evenings making jewelry for the fund-raiser.

"I have stayed in homes that are not handicap accessible," says Canine, "and it was a challenge every day to get around. The assistance I will receive from Homes for Our Troops will



SSG Robert Canine (center) with his son and wife

eliminate those daily challenges and improve my quality of living every day."

To help raise money for Canine's house, Arsenal CU staff made and sold jewelry, greeting cards and ceramic hearts in conjunction with Valentine's Day. Members and employees have also made generous donations outside of the sale. To date, we have collected more than \$3,500, and we continue to accept donations for this worthy cause at our teller windows. If you would like to make a donation by mail, please make the check payable to Arsenal Credit Union and send it to: Arsenal Credit Union; Attn.: Heather Reed; 3780 Vogel Rd.; Arnold, MO 63010.

To learn more about Homes for Our Troops and find out how you can help, visit www.homesforourtroops.org.

You're invited to our annual meeting

All Arsenal Credit Union members are welcome to join us for our annual meeting, plus cake and refreshments, on **Thursday, April 15**, at 5:30 p.m. at our Jefferson County headquarters (3780 Vogel Rd. in Arnold).

We'll review our progress in the past year, announce our plans for the year ahead and recognize our 2010 Advantage Point Scholarship winners. Plus, we'll ask for your vote to elect our credit union volunteers.

If you plan to attend, please call Heather Reed at 314.919.1002 no later than April 9. We look forward to seeing you there.

The auto savings are growing for Arsenal members

Arsenal Credit Union is pleased to be a participant in **Invest in America**, a program that offers you discounts on products and services provided by U.S.-based companies. This partnership not only gives you valuable discounts, but it also helps stimulate the U.S. economy by increasing sales for participating companies. Basically, Invest in America is a win-win for everyone. This is the second year we're participating in this program.

As a member of Arsenal Credit Union, you can receive the following money-saving discounts*:

- **General Motors** is making its Supplier Pricing available to members on most new GM vehicles. This discount is on top of other current incentives.
- **Chrysler Group LLC** is offering Affiliate Rewards preferred pricing on most new Chrysler, Jeep, Dodge or Ram Truck vehicles, saving you thousands of dollars. This discount is on top of other current incentives.

To learn more about Invest in America and details and restrictions on the above discounts, visit www.LoveMyCreditUnion.org.

Be sure to insist on Arsenal Credit Union financing at the dealership. Even better, get pre-approved for a loan at the credit union before you visit the dealership; this gives you more bargaining power. Apply in person at any of our branches, or use the secure form on our Web site (www.arsenalcu.org, under "Online Applications"). Our rates are hard to beat, and remember, we don't charge any application fees like most banks do, either.

**Offers valid as of 1/1/10.*

Financial auto incentives are in bloom for ACU members

If you're in the market for a quality used vehicle, don't miss the month-long "Spring It On" Used Auto Sales Event being held in April exclusively for Arsenal Credit Union members. Enterprise Car Sales is giving you an extra-special reason to buy now – the opportunity to receive **up to \$1,000 in incentives!** When you purchase a vehicle from one of Enterprise's six St. Louis-area locations this month, you'll receive a **\$500 deposit** in your Arsenal account and **\$500 over Kelley Blue Book** value on your trade.

For more details, to browse Enterprise's selection of late-model vehicles and to get pre-approved for your auto loan, visit www.arsenalcu.org and click on "Auto Center" under the "Resource Center" heading.



There's HOPE for Missouri homebuyers

Homebuyers – both new and repeat – may be able to receive incentives through the **Home Ownership Purchase Enhancement (HOPE) Program**.

Qualified Missouri families who purchase a home in 2010 are eligible for the HOPE incentive equaling the amount of the 2009 real estate tax bill associated with the property they purchase, up to a maximum of \$1,250.

Additionally, homebuyers who are approved for the real estate property tax HOPE incentive may also be eligible to receive an additional amount if they bought a qualified, newly constructed, energy-efficient home or bought an existing home and remodeled or purchased items such as Energy Star® appliances to make the home more energy efficient. The maximum combined total of the HOPE property tax incentive and the HOPE energy-efficiency incentive is \$1,750.

The Missouri Housing Development Commission has allocated \$15 million – to be disbursed on a first-come, first-served basis – toward the HOPE program. For details including income limits and qualifying upgrades, go to www.mhdc.com.

Whether or not you qualify for the HOPE incentives, Arsenal Credit Union can save you money on your new house with our affordable mortgage options: a first-time homebuyers program with down-payment options and below-market interest rates, and fixed- and adjustable-rate mortgages with a variety of terms available.

If you're considering buying a home, visit the "Home Loans" page of our Web site (www.arsenalcu.org, under "Loans") for helpful tools, including a mortgage-qualifier calculator and an interactive Home Buying Coach.

Time is running out to file your tax return!

April 15 is almost here. This year, TurboTax can bring in information right from your online banking account, which means your return is already on its way to being completed! Finish your return today and have your refund in as few as eight days when you use e-file and direct deposit.

Let TurboTax guide you through your return step by step like a GPS, with special help for first-time users.

Log in to your account, and click on the "My TurboTax" tab to get started — it's easy! Or, sign up for online banking by calling 314.962.6363 during business hours.

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Arsenal helps small businesses and the economy

In his State of the Union address in January, President Obama proposed a small-business lending plan that would provide \$30 billion in capital for community banks. While credit unions were not mentioned in the plan, we have money to lend *without ever receiving TARP funds* and, unlike some TARP recipients, we have been and will continue lending to small businesses.

Arsenal Credit Union offers a variety of loans, as well as deposit and cash management products, to help small businesses at any stage. One of the many businesses that we've helped is ALB Real

Estate Management, solely owned and operated by David Binaei.

Binaei has been buying and renting out residential property for nine years and currently owns nine buildings, consisting of four-, six-, eight-, 10- and 12-family flats, near the Missouri Botanical Gardens. Most of the time, he completely renovates the buildings before renting them out to tenants; because he does most of the work himself, he frequently puts in 16-hour days.

A friend of Binaei's referred him to Arsenal when he was trying to refinance a building. Binaei

says he would recommend Arsenal Credit Union "in a heartbeat" and cautions others to stay away from bigger banks.

Before he began his one-man operation, Binaei worked as a kitchen designer. After waiting for a raise for two years, he got an increase of just 25 cents per hour. Frustrated, he decided to get into real estate. He took a class to understand the ins and outs of leasing, and he learned about renovation from scratch. He credits himself with doing a lot of investigation on a home before he starts a project.

Find a better credit card in a click

While many credit card issuers have found new ways to charge consumers more money, one Web site – www.creditcardconnection.org – has been featured on *Larry King Live*, FoxBusiness.com, SuzeOrman.com and Forbes.com because it is making it easier for consumers to find quality credit card programs. It recommends getting a credit card through a credit union.

Because not all credit union credit cards are created equal, the site uses a star rating system to rank programs; only those with a top five-star rating appear on the dean's list of fair and ethical credit card programs.

Arsenal Credit Union is proud to have a five-star rating and to be featured on the dean's list. Our rating is based on the fact that our credit cards have low rates, a late fee of \$25 or less and no penalty rate, balance-transfer fee or annual fee. Our credit cards also offer other benefits not listed on the site, including a generous grace period and a rewards program. For more information or to apply for a card from Arsenal, call 314.962.6363 or go to www.arsenalcu.org and select "Loans" then "Credit cards."



Accessing your small business account just got easier

Business debit cards are now available! Debit cards can be used to make purchases anywhere VISA® is accepted, and the amount of your purchase is deducted directly from your ACU business checking account. You can sign for purchases just as you would with a credit card, and your transactions will appear on your monthly checking account statements.

Don't have a business checking account yet? We offer three options to meet your needs. To open a checking account, sign up for a business debit card, or get information on any of our business products and services, call Jennifer Wright at 314.919.1016 or Andrew Dodge at 314.919.1060.

Arsenal is still the “REAL Deal”

For the second year in a row, Arsenal has been recognized by the Credit Union National Association (CUNA) as a REAL Deal™ credit union for reaching out to our members and our community.



Recipients had to reach significant achievements in at least two of the four categories promoted by the REAL Deal program; Arsenal did so in all four areas: 1) products and services promoting a “good deal” for members; 2) consumer information on credit union services and financial education; 3) community involvement and charitable initiatives, or contributions of resources to charitable programs; and 4) partnerships with community-based nonprofits (ClearPoint Credit Counseling Solutions).

Consumers trust credit unions

My financial provider does what's best for me, not just its own bottom line.

Would you agree with this statement? If so, you're among 70 percent of members who believe that their credit union puts their interests first, according to Forrester Research's annual Customer Advocacy rankings.

Credit unions placed well ahead of banks in this survey. The bottom seven institutions were all big banks.

Forrester's rankings are based on a survey of 4,500 consumers.

Credit unions also ranked ahead of banks in the Chicago Booth/Kellogg School Financial Trust Index with a 58 percent approval rating; national banks received 31 percent and local banks received 53 percent. That study was based on data collected in December by the University of Chicago and Northwestern University in Evanston, Ill.

Cash in your savings for some fun in the sun

If you have been putting away money in a vacation club account, your saving has paid off; your account balance will be transferred to your checking or savings account, as you have requested, on **Friday, May 7.**

If you need extra money for your trip, consider a personal loan from us, or finance your trip with a low-rate credit card; rates are currently as low as 9.99% APR and 7.75% APR*, respectively. To apply, go to www.arsenalcu.org and click on “Online Applications,” call us at 314.962.6363, or visit any of our branches.

Looking for a safe and convenient way to carry your spending money? Consider a VISA TravelMoney® card from Arsenal. This prepaid, reloadable debit card can be used anywhere. TravelMoney cards can be purchased at any Arsenal Credit Union branch.

Start saving for next year's trip; call or visit us to set up your vacation club account. Save as little or as much as you want and as frequently as you want. Funds are out of reach until early May, just in time for a summer getaway.

*APR=Annual Percentage Rate. Rates are effective as of 3/15/10, are subject to change and are based on creditworthiness.



Kids club members can earn ice cream and prizes

Tracker Kids Club members who earn at least two “A’s” at the end of the school year can bring their report cards in to any Arsenal Credit Union branch during June to get a coupon for free ice cream. Keep up the hard work!

You may already know that each time kids club members make deposits into their accounts, they are entered into two monthly drawings to win either the book *The Little People's Guide to the Big World* or a \$10 deposit. For 2010, we're holding a third drawing for a random prize to change each month.

There is no minimum deposit requirement to be automatically entered into these drawings. Plus, kids club members will still earn stamps that can be saved and redeemed for cool prizes, which we update frequently. For a current list, go to www.arsenalcu.org and click on “Deposit Accounts” then “Tracker Kids Club,” or visit any ACU branch.



loaded with benefits

314.962.6363
1.800.719.6363
www.arsenalcu.org
arsenalcu@arsenalcu.org

ActionLine (24-hour automated teller):
314.962.6363 and say or press 2

Harland Clarke (24-hour check reordering):
1.800.355.8123 or www.checkreorderexpress.com

Arsenal Credit Union Supervisory Committee: 314.919.1097
P.O. Box 1246; Arnold, MO 63010 or acusupervisorycommittee@yahoo.com



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



Your savings federal insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration
a U.S. Government Agency

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