



FALL 2008

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Spread Some Cheer As The Holiday Party Rolls Near

It's that time again! As the seasons change and the parkas come out of the closet, we are ready to reserve your seat for the party of the year! The club name may have changed, but rest assured the party you have come to love will still be in full swing. **The annual Main Street Holiday Party is slated for Wednesday, December 10 from 11 a.m. until 3 p.m. at Royale Orleans.**

Gather your friends and family to enjoy an afternoon filled with food, dancing, gifts, prizes, entertainment and jolly ol' Saint Nick. Each Main Street member is allowed to bring three guests. The cost is \$15 per person. Don't forget, this cost also includes the open bar for everyone! Seating is limited, so don't waste any time.

The wait is over! Below, you will find your reservation form. So *fill it out, tear it off and send it to:*

Neighbors Credit Union
Attn: Marketing
6300 South Lindbergh
St. Louis, MO 63123

Or you can drop it by any one of our branches. Just make sure to get it in by Monday, December 1* to reserve your spot. So join us in celebrating the holiday season and spreading the cheer. We hope to see everyone there!



*All reservation forms must be to the Marketing Department by Monday, December 1, no later than 5 p.m. Any forms received after this date will not be accepted.

HOLIDAY PARTY RESERVATION FORM

Yes! I'd love to attend the Main Street Holiday Party.

Name: _____ Member Number: _____

Address: _____

E-mail address: _____ Phone Number: _____

Guest name(s):

1) _____

2) _____

3) _____

(\$15 per person) Please do not send cash.

Deduct \$ _____ from my Savings account Checking account

Check enclosed for \$ _____

Return to: Neighbors Credit Union, Attn: Marketing,
6300 South Lindbergh, St. Louis, MO 63123

No later than 5 p.m. on Monday, December 1, 2008

We will not accept reservations after this date.

Work With Someone You Trust

A Message from the MEMBERS Financial Services Program

- Is your retirement money invested properly?
- Will you have enough income in retirement?
- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

The MEMBERS Financial Services Program located at your credit union has one objective: to help you reach your financial goals. We're here to help you make sound financial decisions consistent with your risk tolerance, investment time-lines and goals.

The program works in cooperation with your credit union and complements the products and services the credit union makes available to you. Together we can provide a total package to help you realize your full financial potential.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact the MEMBERS Financial Services Representative today at (314) 329-9804 for a no-cost, no-obligation appointment.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. B2MM-0205-8114

Protection Before Profits



Shared savings accounts at Neighbors Credit Union are protected to at least \$350,000 – the highest level of combined federal/private share insurance available. The federal government (NCUA) provides at least \$100,000 of this protection, and the Excess Share Insurance Corporation (ESI), a licensed property and casualty insurer,

provides an additional \$250,000. And because Individual Retirement Accounts (IRAs) are insured separately, your savings and retirement accounts at the credit union could have combined federal/private coverage of at least \$850,000.

We always put people before profits. This extra coverage only proves how we want to make sure you are provided the very best. Get the best protection here. For more information, please visit our website, call or stop by a branch near you.

Need Some Extra Income?

According to AARP, 86% of seniors want to stay in their own home, but find themselves unprepared for the financial challenges of the retirement years. Reverse Mortgages provide seniors over the age of 62 with the opportunity to utilize the equity in their home to have extra income each month. What exactly is a Reverse Mortgage and how do they work?

- Financial institution gives you tax free money every month
- Never have to make a payments
- No income requirements
- No debt requirements
- Your name remains on the title; you own your home!
- A financial planning tool for long-term planning
- Works alongside your existing plans
- Safe and secure

What will you do with all your extra tax-free money? You could pay off debts, make investments, pay for long-term care insurance...the possibilities are endless. For more information, contact our mortgage department at 314-892-5400 today!



HOT CD SPECIAL

4.75%^{APY*}

For 26 Months

*APY = Annual Percentage Yield. Minimum of \$2,500 in new funds only - not currently on deposit at Neighbors Credit Union. To qualify, depositor must have or open a Neighbors Credit Union checking account with direct deposit within 90 days of CD opening. If not, the rate and term will revert to our standard 24-month CD. Valid for a limited time only. Offer may be withdrawn and cannot be combined with any other offer. Penalties apply for early withdrawals. Membership eligibility required. Contact credit union for full details.

ENJOY THE SAVINGS!



Entertainment Books for 2009 are now on sale for \$25, with all proceeds benefiting Children's Miracle Network. These books are filled with thousands of coupons from your favorite local and national merchants. It's the perfect gift for anyone on your list, not to mention



yourself. So visit your nearest branch to pick one up today and start saving money!



WWW.NEIGHBORSCU.ORG • 314-892-5400

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6300 South Lindbergh
St. Louis, MO 63123

Here you belong.
CREDIT UNION
neighbors

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