



SPRING 2009

PUBLISHED BY NEIGHBORS CREDIT UNION

Lunch Is On Your Neighbors!

To thank you for being a Main Street member, let Neighbors treat you to lunch! Join us for a free lunch with your fellow Main Street members.

Date: Wednesday, June 24, 2009
Time: 11 a.m. – 12 p.m. or 1 p.m. – 2 p.m.
Place: Hometown Buffet
7597 S. Lindbergh Blvd.
St. Louis, MO 63125

If you plan to attend the second annual Main Street Luncheon, please fill out the reservation form below, and deliver it to your nearest Neighbors Credit Union branch, or call 314-892-5400, ext.1224, to reserve your seat. Hurry, space is limited!

*All reservation forms must be to the Marketing Department by Monday, June 1, no later than 5 p.m. Any form received after this date will not be accepted. Seating is limited and is on a first-come, first-serve basis.



Investment Strategies For Retirees

A Message from the MEMBERS Financial Services Program

If you're retired, it's essential to brush up on investing basics and follow time-tested investing principles.

For starters, review your portfolio to make sure it's adequately diversified. Your target investment mix depends on your financial goals, estimated life expectancy, overall financial situation and tax bracket. Then, periodically rebalance your portfolio to maintain your target mix and to lock in your gains.

For more information about managing your investments in retirement, please contact Beth Hurst, the MEMBERS Financial Services Representative serving the members of Neighbors Credit Union, at 314-329-9804.

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, Waverly, 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. FR100420-875E



MAIN STREET LUNCHEON RESERVATION FORM

Name _____

Address _____

Member Number _____

Email Address _____

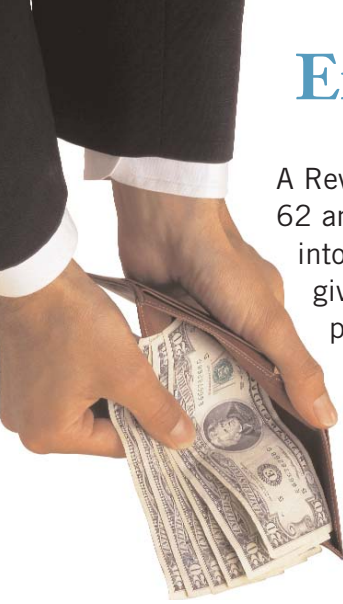
Please check here if you will be bringing a guest
(Only one guest per Main Street member)

Phone Number _____

Please check which lunchtime you will be attending:
 11 a.m. – 12 p.m. 1 p.m. – 2 p.m.

Return to Neighbors Credit Union, Attn: Marketing, 6300 South Lindbergh, St. Louis, MO 63123, by 5 p.m. on June 1, 2009. We will not accept reservations after this date. Seating is limited and is on first-come, first-serve basis.

Enjoy Tax-Free Money!



A Reverse Mortgage is a loan that enables homeowners ages 62 and older to convert part of their equity in the homes into tax-free income without having to sell their home, give up the title or take on new monthly mortgage payments. It will not affect monthly Social Security or Medicare benefits, is insured by the U.S. Government through FHA and you'll never owe more than your home is worth.

To learn more, please contact Scott Beeman, Neighbors Credit Union mortgage representative, at 314-329-9810.

Protection Before Profits

We always put people before profits. That's why we offer extra coverage on your deposit accounts to give you the very best. With the combination of federal and private insurance, Neighbors Credit Union share savings accounts are protected to at least \$500,000 – the highest level of combined federal/private share insurance available.



The federal government (NCUA) provides at least \$250,000 of this protection, and the Excess Share Insurance Corporation (ESI), a licensed property and casualty insurer, provides an additional \$250,000. Because Individual Retirement Accounts (IRAs) are insured separately, your savings and retirement accounts at the credit union could have combined federal/private coverage of up to \$1,000,000!

Get the best protection from your Neighbors. For more information, please visit our website, call or stop by a branch near you.

Exclusive Parking Spaces Main Street Members Only

We have added special parking spaces just for our Main Street members! These exclusive spots can be found at select locations, including our two Florissant branches, our Jennings branch and our South County branch.

Reverse Mortgage Seminars

Learn more about a Reverse Mortgage during one of our free seminars. Brought to you by Neighbors Credit Union and Jim Dorna from First Integrity Mortgage Services, they're free to you as a benefit of credit union membership.

DATES

June 18
July 16
August 20
September 17

TIME

10 a.m. - 11 a.m.

PLACE

Neighbors Credit Union
Board Room
6300 S. Lindbergh Blvd.
St. Louis, MO 63123

Seating is limited and reservations are required. To make a reservation, or for more information, log on to the Seminars section under the Financial Resources page on our website, or call 314-892-5400, ext. 1225.



WWW.NEIGHBORSCU.ORG • 314-892-5400

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St. Louis, MO 63123



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