



EXCLUSIVELY FOR
NEIGHBORS CREDIT UNION TEENS

Checking Accounts: For When You're Ready

For teenagers, a checking account is a great way to learn about financial management. Whether you just started your first job or want a safe place to keep your birthday cash, a Neighbors Credit Union Classic Checking Account is great for teens of all ages.

The Classic Checking Account is completely FREE! There are no per-check fees, monthly fees or minimum balance requirements, and you can also get your very own Visa® Debit Card. Stop by Neighbors Credit Union today, apply for your free checking account, and take the first step to learning about financial management.

Design your card.

Show the world what matters most to you with a personalized Neighbors Visa Debit Card.¹



You can upload an image of your family, friends,

pets or favorite digital photo. Each time you pull out your customized card, you're reminded of the special people, pets or moments in your life. And, the process is as easy as pointing and clicking. Design your card today at NeighborsCU.PictureMyCard.com.

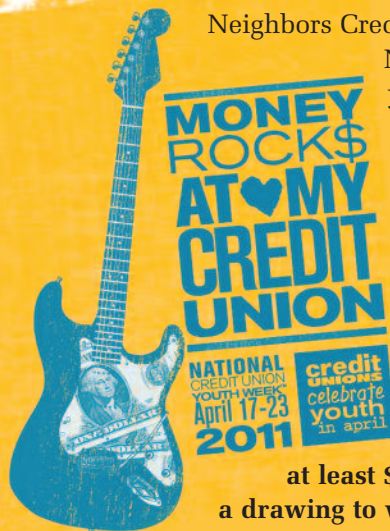
¹Photo cards have a production fee of \$9.95. Membership eligibility required. Contact Neighbors Credit Union for details.

Money Rock\$

Become a savings rock star at Neighbors Credit Union! Visit Neighbors Credit Union April 17-23, 2011, and help us celebrate National Credit Union Youth Week. We can teach you about saving money and show you how quickly those savings can add up. Whether you're saving for iTunes music downloads, a new car or your college tuition, it's never too early to start saving.

Make a deposit into your savings account, and you'll be entered in the National Youth Week Savings Challenge. Ten young savers from credit unions nationwide will each win \$100!¹

In addition, when you make a deposit of at least \$50 during Youth Week, you will be entered into a drawing to win a \$50 gift card to the Hard Rock Café. One winner will be awarded for each branch.¹



Get ready to rock with your credit union! For more details on the Youth Week celebration, log on to NeighborsCU.org.

¹Odds of winning depend on the number of entries received. Deposit must be made during Youth Week to receive entry. Contest begins April 17, 2011 and ends April 23, 2011. National contest valid for members ages 18 and younger; credit union contest valid for members ages 19 and younger. See Neighbors Credit Union for full details.

With Neighbors Credit Union, Paying For College Just Got Easier

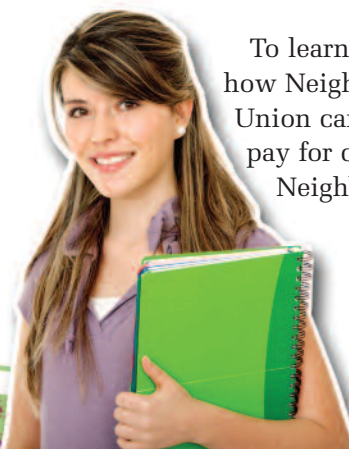
You've worked hard to get into college, now let Neighbors Credit Union help you pay for it. Our private student loan is a low-cost student loan to meet your education needs. Loan payments are deferred until six months after you graduate, and you have up to ten years to repay the loan. Borrow as little as \$2,000 or as much as \$20,000 per year.

Student Benefits:

- Competitive interest rates and, with good grades, get even lower rates
- 1% interest rate reduction once you have repaid just 10% of the loan

- 30-day, no-fee return policy – find a cheaper way, and you can cancel the loan
- Use for ALL education expenses: tuition, room, board, books, a computer, even past-due tuition bills.

To learn more about how Neighbors Credit Union can help you pay for college, visit NeighborsCU.org.



Get Your First Auto Loan Through Neighbors Credit Union

At Neighbors, we offer our members the best possible new and used auto loans, and we'll even offer first-time auto buyers a discounted rate. You'll enjoy:

- **0.25% discount for first-time auto buyers**
- No payments for 45 days¹
- Low rates and flexible terms
- Pre-approval and a fast turnaround time

Plus, you can receive an additional 0.25% discount on auto loans (excludes specials) when you use payroll deduction to make payments and have a Neighbors checking account with direct deposit!

There are several easy ways to apply for a Neighbors Credit Union loan, including visiting NeighborsCU.org and applying online. Or, visit one of our locations, and speak with a Member Service Representative. Get pre-approved today — and get ready to drive!

¹Membership eligibility required. Restrictions apply. Interest will continue to accrue during deferral period. Contact credit union for full details.

Receive \$100!²

Present this coupon when you finance or refinance your current vehicle with Neighbors Credit Union, and we'll give you \$100 cash.

²Membership eligibility required. Offer does not apply to financing or refinancing a current Neighbors Credit Union auto loan. Valid through 5/31/2011. Funds paid after loan closing. Restrictions apply. Cannot be combined with any other offers. Contact Neighbors Credit Union for full details.

Date _____ Member _____
Teller _____ Amount _____

My.BuxNL0311



Earn Gas Cards for Good Grades

Neighbors Credit Union is rewarding you for good grades.

If you have a 3.8 GPA or higher based on a 4.0 scale, bring your report card to the nearest branch and receive a \$5 QuikTrip gas card!

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Become a fan of Neighbors Credit Union on Facebook, and follow us on Twitter!



NeighborsCU.org • 314-892-5400



Spring 2011



Here you belong.
Neighbors
CREDIT UNION

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