



Harvest a lower auto loan payment when you pick a great deal with Neighbors Credit Union's Pick-A-Pumpkin refinance special!

From October 1 through November 15, 2011, refinance your auto loan with Neighbors Credit Union. Upon closing, you will pick a pumpkin from our harvest and you could receive 2% off the standard rate for which you qualify! With our standard rates as low as 3.49% APR, **your rate could be as low as 1.49% APR!**<sup>1</sup> Other prizes include 1% or .5% off the rates for which you qualify or even cash! Everyone is a winner!

In addition to lowering your auto loan rate and payment, you'll receive:

- No payments for 90 days, or extend your term for six months at the same interest rate<sup>2</sup>
- Flexible terms (from 36-72 months)
- No pre-payment penalties
- And much more!

Contact us today to get started. It's as easy as – *pumpkin* – pie!

<sup>1</sup>APR = Annual Percentage Rate. Rates and terms subject to credit qualifications. 1.49% APR includes the 2.0% Pick-A-Pumpkin and checking with direct deposit discounts. All rates shown are 0.25% higher without checking and direct deposit. Promotion valid 10/1/11-11/15/11. Promotion valid only on refinances with minimum \$10,000 financed. Offer does not apply to financing or refinancing a Neighbors Credit Union auto loan. Random selection will take place upon loan closing. Cannot be combined with any other offers. Membership eligibility required. Restrictions apply. Contact credit union for full details on all offers. <sup>2</sup>Interest will continue to accrue during deferral period.

RATES  
AS LOW AS  
**1.49%**  
APR<sup>1</sup>

## PRESIDENT'S CORNER

At Neighbors Credit Union, we focus on services that benefit our members. Because of this, we have made great technological advancements, including our new online and mobile banking services. These fantastic financial tools offer convenience and flexibility.



PCRITA (online banking) will be redesigned to make it more user-friendly. The most-used items within PCRITA will be accessible on the main page, including viewing account balances, making bill payments and transfers, as well as seeing our new Purchase Rewards and FinanceWorks programs.

Purchase Rewards, our newest service, gives you rebates at the places you shop or dine. When you log in to the redesigned online banking, you'll see your new offers. Click to add the offers to your debit card. When you shop at the merchants with offers loaded to your card, use your debit card and the cash-back rebate will be credited to your account each month.

FinanceWorks is a personal financial management tool that allows you to see your complete financial portfolio, including retirement accounts, loans and credit cards you have elsewhere. It will automatically update your balances all in one place. In addition, it categorizes your expenses so you can get a more complete picture of your spending. You can set up budgets and goals to get you on the right financial track.

I'm most excited about the recent launch of our mobile web and text banking services, along with our iPhone and Android applications! These tools not only offer great ease-of-use, but allow our members to stay in contact with their accounts, pay bills and even locate the nearest surcharge-free ATM or shared branch. You can view more about how to use our mobile banking services on page 3 of this newsletter.

Neighbors Credit Union is proud to offer these convenient services to help you budget and reach your goals. If you need help accessing our online or mobile services or would like more information, please contact a Member Service Representative today.

John Servos  
President & CEO



# GETTING TOO MANY CHECKING FEES?

## AVOID DEBIT CARD DECLINES

Using a debit card has become second nature to most people without thinking of security risks. Neighbors Credit Union protects your accounts by analyzing debit card usage. If we notice spending in unusual stores or out-of-town places, we may contact you to confirm the purchases. If we cannot reach you, your card may be blocked until you contact us. While this protects your account, we understand it can be an inconvenience if the purchase was valid. Here are some tips to help prevent your card from being declined:

Be sure your contact information is up to date with us. When we are trying to contact you, we need accurate phone numbers to reach you successfully. Also, be sure to give us your cell phone number so that you can be reached when you are not at home.

Contact Neighbors Credit Union when you are travelling. We will note your account so that it will not be blocked due to out-of-town spending.

Choose "Credit" instead of "Debit" when using your card. PIN transactions have a \$500 daily limit to protect your accounts. Therefore, if you are purchasing an item that is more than \$500, your purchase will be denied, despite how much you have available in your account. If you process the transaction as "Credit" (instead of selecting "Debit") and sign, you will be able to complete the purchase if funds are available.

If you follow these steps, you will help protect your accounts while helping ensure your debit card will not be declined on valid purchases.

Your checking account is the foundation of your financial world. This is where you manage your money, day after day. How you do that determines whether you meet your long-term financial goals or fall short. If you're getting too many fees or being charged to use your debit card, turn to your Neighbors. We are not for profit, which gives us the freedom to do what's right for you. We have several accounts to fit your needs – **with no monthly fees** – including:

**Green Checking** – Earn an interest rate of 1.75% APY when you utilize direct deposit, eStatements, PCRITA (online banking) and use your debit card with at least 12 signature-based transactions per month.<sup>3</sup> In addition, you'll earn up to \$10 in ATM surcharge rebates each month – all with no minimum balance!

**High Interest Checking** – Maintain a \$2,500 minimum balance and utilize direct deposit to earn interest on your checking accounts.

**Classic Checking** – No direct deposit or minimum balance requirements.

In addition, all checking accounts receive:

- Free debit cards
- Free PCRITA (online banking)
- Free bill pay<sup>4</sup>
- Free mobile banking and smartphone applications
- Free FinanceWorks (budgeting and money management tool)
- The option to personalize your debit card with a personal photo<sup>5</sup>
- Access to more than 28,000 surcharge-free ATMs nationwide (10,000 more than Bank of America!)
- Access to more than 4,300 Credit Union Service Centers (shared branch) national branches
- Free direct deposit and payroll deduction
- And much more

Contact us to open your checking account today!

**RECEIVE \$50<sup>6</sup>**

**When you open any new checking account with direct deposit.**

Date: \_\_\_\_\_ Member: \_\_\_\_\_ Teller: \_\_\_\_\_

<sup>6</sup>Membership eligibility required. Valid through 11/15/2011. Offer does not apply to existing Neighbors Credit Union checking accounts. Must present coupon at time of Neighbors Credit Union checking account opening. Coupon paid after direct deposit goes into effect. Cannot be combined with any other offers. Restrictions apply. Contact credit union for full details on all offers.

QtrNews0911

<sup>3</sup>APY = Annual Percentage Yield. Rates and terms subject to change at any time. Maximum balance to earn high rate is \$25,000. Balances of \$25,000.01 earn a dividend rate of 0.25%. Direct deposit, eStatements, online banking, debit card with 12 signature-based debit card transactions required. If requirements are not met within 90 days of account opening or they are not maintained, the account will be converted to a Basic Green Checking account, which will earn a dividend rate of 0.15% APY. Rate accurate as of 10/1/11. <sup>4</sup>Bill pay is free for 120 days and free thereafter with checking, eStatements and paying at least three bills a month. If not, bill pay is \$3.95 a month. If no bills are paid during the month, a \$5.95 inactive fee will be charged. <sup>5</sup>Personalized photo cards have a \$9.95 production fee. Contact credit union for full details.

## NEIGHBORS HELPING NEIGHBORS

Help us show support for our community at our upcoming events.

### INTERNATIONAL CREDIT UNION DAY BAKE SALE

On Thursday, October 20, be sure to stop in for our annual bake sale benefiting Children's Miracle Network Hospitals of Greater St. Louis. Each branch will have homemade baked or store-bought cookies, brownies, candy, breads and other snacks. Change lives, celebrate credit unions, and walk away with a tasty treat!

### WARNERS' WARM-UP

Neighbors and other area organizations have once again teamed up with the Kurt Warner First Things First Foundation for the annual Warners' Warm-Up Coat Drive. Gather your gently used coats or purchase an extra winter coat, and bring your donation to any of our branches. This year, we will accept donations November 1-14.

## SMALL BUSINESS OWNER?

### NEW BUSINESS CHECKING ACCOUNTS COMING SOON!

Stay tuned to NeighborsCU.org for details.

# MOBILE BANKING AND SMARTPHONE APPLICATIONS ARE HERE

We are proud to introduce our mobile banking services and smartphone applications. You can now manage your finances anywhere, anytime!

## Mobile Text Banking

To use Mobile Text Banking, text one of the short commands below to **454545** and you'll receive a text message response within a minute.

bal – Primary account balance	last – Last 5 transactions on primary account
bal all – All account balances	account
bal check – Account balance of checking accounts	trans – Transfer funds to primary account
bal save – Account balance of savings accounts	help – Help on keywords
	stop – Deactivate service

*(Keywords are not case sensitive. Carrier fees may apply.)*

To activate your mobile device for Mobile Text Banking, log in to PC<sub>CRITA</sub> and select "Notifications" on the blue menu bar. Then, click on "Activate" under Text Message Banking. More information on Text Banking can also be found in this location.

## Mobile Web Banking

To access Mobile Web Banking with your web-enabled phone, go to <https://mobile.neighborscu.org>, and log in using your existing PC<sub>CRITA</sub> identification. No information is stored on your mobile device. View account balances and transactions, conduct transfers between accounts, and authorize bill payments to payees set up in PC<sub>CRITA</sub>.

## Smartphone Applications

Download our free iPhone and Android Applications from the iPhone App Store or Android Market. View account balances and transactions, conduct transfers between accounts, and authorize bill payments to payees set up in PC<sub>CRITA</sub>. You can even find branch and ATM locations nationwide. (You can use any of them sur-charge-free, and conduct business just like you're at one of our branches!)

## MEMBER ALERTS

### CHRISTMAS CLUB PAYOUT

The 2011 Christmas Club payout was on Friday, October 7. Don't have a Christmas Club account? Open this special account, and add to it throughout the year so you aren't scrapping pennies together at the last minute – making less stress for the holiday season!

### MAIN STREET HOLIDAY PARTY SCHEDULED

The annual Main Street Holiday Party will be on Wednesday, December 14, 2011 at Royale Orleans. Enjoy lunch, dancing, gifts, prizes, entertainment and even ol' St. Nick. Plus, we will award our annual \$2,500 trip giveaway. Additional details will be available in your upcoming Main Street Club newsletter. Not a Main Street member? Visit [NeighborsCU.org](http://NeighborsCU.org) to learn more.

### HOLIDAY CLOSINGS

Veterans Day	November 11, 2011
Thanksgiving Day	November 24, 2011
Christmas Day	December 26, 2011
New Year's Day	January 2, 2012

*Check our website for other closings during the holiday season.*

## GET READY TO LIVE

A Home Equity Line of Credit (HELOC) is a low-interest, tax-deductible way to get what you want in life.<sup>7</sup> Use the equity in your home for the upcoming holidays, taxes, a last-minute vacation or home remodel – anything you choose.

In addition to introductory **rates as low as 2.95% APR and no closing costs<sup>7</sup>**, you'll enjoy:

- The flexibility to borrow funds when needed
- No appraisal or balance transfer fees
- No sudden jumps in monthly payments (rate only adjusts once per year)
- Pre-approval and a fast turnaround time

And just as important, you'll know that you're using your home equity line the right way, because you're working with a lender you can trust to recommend the right thing for you. Neighbors Credit Union is not for profit, which gives us the freedom to do what's right for you. Visit our website or give us a call to get your free pre-approval today.

**RECEIVE \$100**  
Upon closing your Home Equity Line of Credit<sup>8</sup>

Date: \_\_\_\_\_ Member: \_\_\_\_\_  
Teller: \_\_\_\_\_ Amount Financed: \_\_\_\_\_

<sup>8</sup>Refinancing of current Neighbors Credit Union HELOCs is ineligible. Other rates and terms available. Must present coupon at time of loan closing. \$100 offer valid for a limited time only. Restrictions apply. Membership eligibility required. Contact Neighbors Credit Union for details. QtrNews0911

<sup>7</sup>APR=Annual Percentage Rate. Rates are variable and accurate as of 10/1/11. Introductory rate is applicable for first year of loan. Rate is subject to change and is subject to credit qualifications. No additional discounts. Had there not been a rate discount, the applicable rate would have been **5.50% APR**. The APR will adjust annually during the life of the loan based on the Prime Rate published in *The Wall Street Journal*, plus a margin that is based on creditworthiness. Maximum APR is 15.0%. If loan is paid off and closed within 24 months from opening of loan, member must reimburse the credit union for fees paid. Consult a tax advisor concerning tax deductibility. Refinancing of current Neighbors Credit Union HELOCs is ineligible. Other rates and terms available. Restrictions apply. Membership eligibility required. Contact Neighbors Credit Union for details.

## IMPORTANT CHANGE TO U.S. SAVINGS BONDS

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011. But they're not going away; electronic savings bonds can be purchased online through TreasuryDirect. Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds at Neighbors Credit Union. Learn more and open a free TreasuryDirect account today at [www.treasurydirect.gov](http://www.treasurydirect.gov).

314-892-5400

NeighborsCU.org

Downtown • Fenton • Florissant  
Hazelwood • Jennings • South County

If you have any questions or comments regarding the credit union, or if you'd like to apply to be on Neighbors Credit Union's Board of Directors, please address your letter to the following:  
Supervisory Committee  
P.O. Box 270551  
St. Louis, MO 63127-9804



# NEED SOME DOUGH THIS HOLIDAY SEASON?

The holiday season is approaching; are you prepared for all your upcoming holiday expenses? If you're not, no problem! Get the dough you need at Neighbors Credit Union.

Our Visa® Platinum Rewards Credit Card is a no-surprise, easy-to-understand card that can help you afford your holiday purchases. Other great benefits include:

- Rates as low as 9.95% APR<sup>9</sup>
- Travel and merchandise rewards
- No annual or monthly fees
- And more!

You even can personalize your credit card with your favorite photo.<sup>9</sup> Log in to PCRITA at NeighborsCU.org, and upload your favorite photo of your family, friends, pets, hobby and more. The process is as easy as pointing and clicking, and you can shop with a card that's truly unique and personal.

Visit NeighborsCU.org or call us to apply for our credit card, so you can get your holidays off to a sweet start!

<sup>9</sup>APR=Annual Percentage Rate. Rates and terms subject to change and subject to credit qualifications, as well as other factors. Photo cards have a \$9.95 production fee. Membership eligibility required. Restrictions apply. Contact credit union for full details.

**RECEIVE \$50<sup>10</sup>**  
When you transfer at least \$500 to a Neighbors Credit Union Visa Credit Card.

Date: \_\_\_\_\_ Member: \_\_\_\_\_  
MSR: \_\_\_\_\_ Amt. Transferred: \_\_\_\_\_

<sup>10</sup>Must present coupon at time of balance transfer. Offer valid for a limited time. Limit one per person. Membership eligibility required. Restrictions apply. Contact credit union for full details. QtrNews0911

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FALL 2011

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