

CHEMICAL CREDIT UNION

January 1, 2012



Large enough to provide full service, small enough to care.



KEEP THESE STATEMENTS FOR 2011 YEAR-END TAX INFORMATION

.....Loan..... **RATES**

New Never Titled

4.50% 6 yr payback

New/Used Vehicle ('12-'08)

4.00% 3 yr payback

4.00% 4 yr payback

4.00% 5 yr payback

Used Vehicle ('07-'04)

4.75% 3 yr payback

4.75% 4 yr payback

4.75% 5 yr payback

Used 2003 and older

7.00% 3 yr payback

Home Equity

4.00% - Variable Rate

Share Secured

4.50%

Signature

12.00% 3 yr payback

.....Savings..... **RATES**

Shares 0.35% APY

Share Draft 0.20% APY

IRA's 1.76% APY

3124-001

CD Rates

6 months 0.65% APY

12 months 0.90% APY

24 months 1.30% APY

THANK YOU!!



As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing Chemical Credit Union. We look forward to continuing to serve you in the months and years to come.

Holiday Closings & Special Dates

Monday, January 2, 2012 - Office Closed, New Year Holiday

2012 Skip-a-Payment Option

The Board is once again offering you (the borrower) a skip-a-payment option for 2012. The Board has decided to keep the fee the same at \$20 per loan. You still have the option to pick the month you would like to skip. Simply fill out and return the bottom portion of the enclosed letter to the Credit Union office.



Online Bill Payer

Online bill pay from your credit union. Log on anytime and schedule your payments. Name the date you want bills to be paid. The amount is deducted from your account then, and not before. Online bill pay is safe, secure, and simple. It also helps you stay organized by providing a complete record of your bill payments. For more information on how online bill payment can streamline your financial life, contact the credit union.



Gift Cards

The Credit Union is now offering Visa Gift Cards. They can be purchased for \$5 to \$750 and cost \$2.50 per card.

The Visa Gift Card is accepted anywhere Visa is accepted. So, this is a convenient way to give a gift or use for travel.

3600 Anamosa Rd, Clinton, IA 52732
PHONE 563/242-1080 or 563/244-2214
TOLL FREE 877/285-8338; FAX 563/242-3831

www.chemicalcu.com
Office Hours: M-F 8:30 am – 4:30 pm

Credit Card Information

Did you know that you can now make your payments online and track your past and current transactions? All members having an AtiraCredit Card with Chemical Credit Union on it, can now access this information on the internet.

Please go to www.chemicalcu.com and click on the link “**My MasterCard Information,**” to access the AtiraCredit website. Once you have logged in you will be able to view current activity, statement history, get online assistance, make payments and check your reward points.

If you don't currently have a MasterCard with Chemical Credit Union, apply today and receive all the great benefits that your 517-007 fellow members are now receiving.



Ready, Set, Go With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, get pre-approved. Whether you're thinking of buying new or used, go to the credit union for your pre-approved loan.

Once you've narrowed your choices, stop by the credit union to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.

Chemical Credit Union Annual Meeting

Plans are being made for the 44th Chemical Credit Union Annual Meeting to be held this spring. Please watch your mail for details.

E-Statements: Easy And Efficient

Sign up for e-statements and help your credit union be a better steward of the environment and of members' money. Simply stop in the credit union and we'll get you started. Then, when your account statement is ready each month, we'll send you an email advising you of its availability. You can view online and save it electronically, or print it off and file it if you prefer. Either way there's less paper involved (no envelope) and no funds are spent on postage. That makes your credit union more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well because there's no 2975-001 danger of your statement being stolen from your mailbox. Contact the credit union for more information.



FREE Credit Report

Every consumer is entitled to receive a FREE credit report annually. There are many services out there offering this, however, only one is actually FREE. The only FREE service is:

Web Address

www.annualcreditreport.com

Toll-free telephone number

(877) 322-8228

Mail request form to

Annual Credit Report Request Service

P O Box 105281

Atlanta, GA 30348-5281



The form is available on the website or in the Chemical Credit Union office.

If you find your account number in this newsletter, call the office; and we'll give you \$5.00!