

Salt Creek Credit Union

911 North Elm Street, Suite 129, Hinsdale, IL 60521

www.saltcreekcu.org

Credit Union Hours

Monday	8:30 A.M.-4:30 P.M.
Tuesday	8:30 A.M.-4:30 P.M.
Wednesday	8:30 A.M.-4:30 P.M.
Thursday	8:30 A.M.-4:30 P.M.
Friday	8:30 A.M.-4:30 P.M.

Credit Union Holidays

New Years Day	Jan 1, 2010
President	Feb 15, 2010

Salt Creek phone number and fax

Phone 630-325-3740 Fax 630-325-3741

e-mail hfs.sccu@sbcglobal.net

Salt Creek Credit Union ANNUAL MEETING

January 19 2010

911 N Elm St. Suite 129

Hinsdale, IL 60521

6 p.m. – 7 p.m.

SALT CREEK VISA CARD

Balance Transfer and Cash Advances 6.0% for a period of six months from the issuance date 9.9% thereafter.

Annual percentage rate (APR) for Purchases 9.9%.

Come into the credit union to pick up an application for this program and see if you qualify for this program.

Share Interest Rates

Regular Shares .15%

Share Drafts .10%

Christmas Club .70%

Certificates of Deposit call for rates

These rates are subject to change each quarter.

Loan Interest Rates

New Vehicles as low as 4.99% Used Vehicles as low as 5.99%
New/Used Rv's as low as 5.99% Motorcycles as low as 5.99%
Signature Loan as low as 10.74% Share Secured as low as 4.00%
Revolving Loans 15% Variable Rate Home Equity Loan 3.25%

All Loan Rates are quoted as the Annual Percentage Rate (A.P.R.)

These rates are subject to change without notice. Call for details at 630-325-3740

2010 New fee

As of January 1, 2010, there will be an annual fee of \$10.00 on dormant accounts. If you have not used your account in the past 24 months a dormant fee will be charged your account. Salt Creek encourages you to check out our rates.

Our Privacy Policy

The type of information we collect-

We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, credit cards, etc) and from consumer reports. This information helps us:

- To establish and administer your accounts.
(Example: We ask for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements.
(Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.)
- Better understand you so that we may provide you with additional or improved products and services.
(Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share the nonpublic personal information of our current or previous members and nonmember customers with affiliates or nonaffiliated third parties except as permitted or required by law.

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry practices. These security standards and procedures are routinely tested to verify the integrity of our system.