



ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION NEWSLETTER

"Looking after your future. today!"

SPRING – SUMMER 2007

ANNUAL MEETING

The SJH ECU Annual meeting was held March 21, 2007. Board president, Bob Demers, highlighted the year's achievements and future plans for the Credit Union. We're all looking toward another successful year.

Results of the annual elections were announced. *Larry Bradley, Mike Brodeur* and Bob Demers were re/elected to the Board of Directors and *Mary Beth McGonagle* to the Supervisory Committee.

Bob extended the Board's thanks to out going Board member *Steve Klein* for his service to the Credit Union as a Board member and *Kathy Taylor* for her service to the Supervisory Committee.

HOME FINANCIAL SERVICES UPDATE

The SJH ECU Home Financial Services is an Internet based financial service offered to members of the credit union. This service is available 24 hours a day, seven days a week, and providing credit union members with the flexibility to take care of many of their financial transactions without requiring them to visit the credit union. E-Statements are now available.

Visit us at www.sjhecu-nh.com to sign up today!

AMERICAN EXPRESS TRAVELER'S & GIFT CHEQUES

Traveler's Cheques = Security. If you are planning to travel this summer stop by the Credit Union to purchase American Express Traveler's Cheques. *There is no fee for members for single signature cheques.*



American Express Gift Cheques make the perfect gift for Graduations, Weddings, Showers and Birthdays. Gift Cheques are available in \$25, 50, and \$100 denominations from the Credit Union. There is a \$2.50 fee per cheque.



SJH ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION "Looking after your future today!"		LOAN RATES			
HOME EQUITY LOANS	RATES	LENGTH OF LOAN			
	6.50% 7.50%	< \$50,000 10 Years		> \$50,000 15 Years	
NEW VEHICLES		LENGTH OF LOAN*			
◆ 100 % Financing Available with rates as low as		48 5.50%	60 6.00%	72 6.50%	
USED VEHICLES		LENGTH OF LOAN*			
Year of Vehicle with rates as low as		36	48	60	
• 2005-2006		6.20%	6.45%	6.70%	
• 2003-2004		7.20%	7.45%	7.70%	
• 2001-2002		8.20%	8.45%	8.70%	
• 1999-2000		8.70%	8.95%	9.20%	
• 1998 & Older		8.95%	9.20%	9.45%	
Recreational Vehicles		LENGTH OF LOAN*			
◆ New & Used		48 6.70%	60 7.00%	72 7.25%	84 7.50%
15 % Down Payment with rates as low as		96 7.70%	120 8.00%	180 8.00%	
Share-Secured Loans		LENGTH OF LOAN*			
		24 2.25%	36 3.00%	48 3.75%	60 4.50%
Signature Loan Rates		LENGTH OF LOAN*			
Up to \$7,500 with rates as low as		12 9.95%	24 10.95%	36 11.95%	

*Length of Loan in Months

Loan Rates are subject to change without notice

Effective: 4/19/07

CERTIFICATES OF DEPOSIT

3 Month CD @ 3.75 APR and 3.815% APY
A minimum \$5,000 deposit required

6 Month CD @ 4.75% APR AND 4.855% APY
A minimum \$5,000 deposit required

9 Month CD @ 5.05% APR and 5.169% APY
A minimum \$10,000 deposit required

12 Month CD @ 2.25% APR and 2.273 % APY
A minimum of \$500 deposit required

12 Month CD @ 4.75% APR and 4.855% APY
A minimum \$2,500 deposit required

18 Month CD @ 4.05% APR and 4.178% APY
A minimum \$2,500 deposit required

24 Month CD @ 4.30% APR and 4.490% APY
A minimum 2,500 deposit required



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act

PRODUCTS & SERVICES FOR OUR MEMBERS

LOAN PRODUCTS

Home Mortgage	Motorcycle
Automobile	Personal
Recreational Vehicle	Secured
Boat	Home Equity

DEPOSIT PRODUCTS

Savings	Vacation Club
Share Draft (Checking)	Christmas Club
Certificate of Deposit	

CONVENIENCE PRODUCTS

Payroll Deduction	Money Orders
Direct Deposit	Bill Payments
Travelers & Gift Cheques	VISA ATM/Debit Card

OUR ATM PARTICIPATES IN THESE NETWORKS

PLUS	MasterCard
NYCE	Discover
CIRRUS	American Express
VISA	

LOCATION

We are conveniently located on the ground floor of the hospital across from the cafeteria.

Visit our 24 hour ATM located in the hospital's main lobby vending area

TELEPHONE

603- 594-2520 X67006

TELLER 24 AUDIO-RESPONSE

603 595-3740

SJH ECU ONLINE

www.sjhecu-nh.com/

HOURS OF OPERATION

Mon., Tues., Wed., & Fri. 9:00 a.m. to 3:30 p.m.

Thurs. 9:00 a.m. - 4:00 p.m.

BOARD OF DIRECTORS

Larry Bradley, President
 Suzanne Beaulieu, Vice President
 Karen McLavey, Treasurer
 Celeste Ouellette, Secretary
 Michael Brodeur, Director
 Janice Degulis, Director
 Robert Demers, Director

SUPERVISORY COMMITTEE

Herman West, Chairman
 Tanya Gendron
 Lorrie Lusignan
 Mary Beth McGonagle

CREDIT COMMITTEE

Patricia Berube, Chairman
 Jeannine Cardin
 Sylvia Lavoie
 Cindy Sloan

CREDIT UNION STAFF

Lucy Descoteau, Manager
 Pam Williams, Association

Home Equity Loans

Now that summer is here, it's time to put the ideas you thought of over the winter into action!

- HOME IMPROVEMENT
- NEW KITCHEN?
- NEW LANDSCAPING?
- VACATION?

Take advantage of the most powerful resource you have available...your home.

CURRENT RATES & TERMS

6.50%	<\$50,000	10 Years
7.50%	>\$50,000	15 Years

PRIVACY NOTICE

St. Joseph Hospital Employees' Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (603) 594-2520.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

INFORMATION WE COLLECT & DISCLOSE ABOUT YOU

We collect and may disclose non-public personal information about you from the following sources:

- ◆ Information we receive from you on membership and loan applications and other forms;
- ◆ Information about your transactions with us or others;
- ◆ Information we receive from a consumer reporting agency;
- ◆ Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or The required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with St. Joseph Hospital Employees' Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

INDEPENDENCE DAY

The Credit Union will be closed

Wednesday, July 4

Remember...the ATM located on the First Floor is available 24 hours a day, seven days a week.

