

IU Credit Union hits a new milestone...
You've done yourself proud!



Your IU Credit Union has surpassed \$300,000,000 in deposits! That means we're a solid financial institution that is strong and growing. In fact, IU Credit Union is the fastest growing financial institution in the Bloomington area!

Take a bow, everyone!

Member Profile: Ivy Hill

Graphic Designer, Marketing Services, Indiana University



Ivy Hill, her husband Tony Hill and son Austin. Tony is Athletic Director at Eastern Greenel High School.

Services Used
 Savings
 Auto Loan
 Mortgage
 Drive Thru
 Bank By Phone



Q: What do you consider the most important benefits of your IUCU membership?
A: The IU Credit Union makes life easier for working moms. The drive thru makes it handy so I don't have to take my son Austin out of the car to do my banking. And there are enough drive thru lanes that I can always get through quickly.

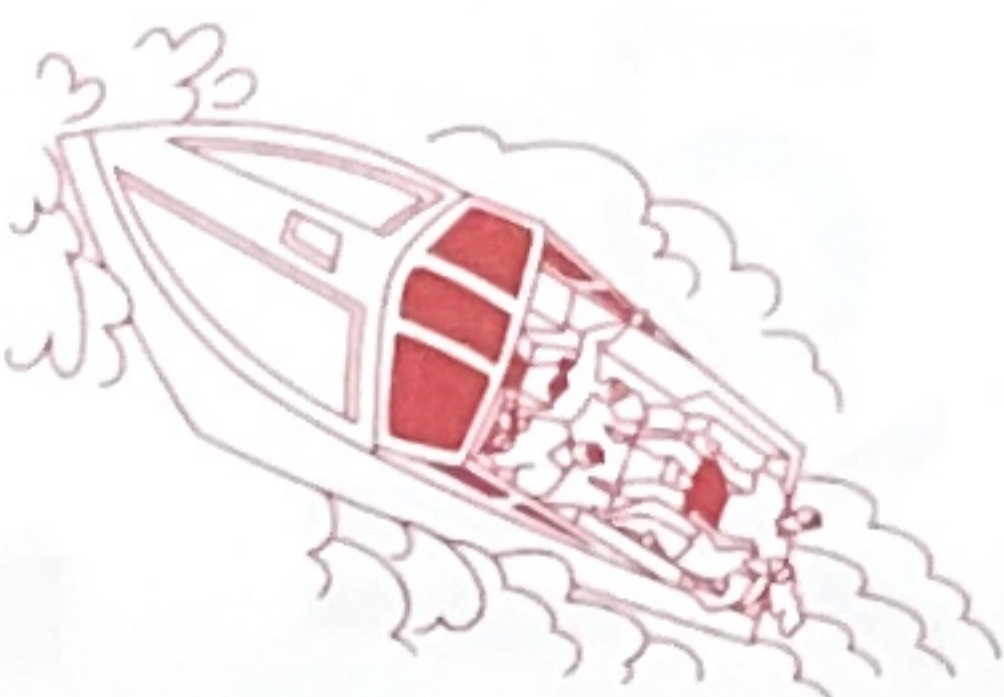
Q: How would you describe the service at IU Credit Union when you recently took a mortgage?

A: My husband and I just took out a mortgage and the people that we worked with were very knowledgeable. We started out thinking we were going to build a house and needed a construction loan. We got a lot of information on construction loans, but when we decided to buy a house, our Credit Union loan officer was glad to then give us all that information too, which made the purchase go smoothly. We bought our house without the help of a realtor and IUCU provided helpful guidance and even some of the forms we needed.

Glad you asked...

Can IU Credit Union Float My Boat? **YES, and your jet skis too!**

For lots of members, summer just isn't summer without setting out on a body of water. Sailors and sports enthusiasts of all ages look forward to the sheer joy of feeling the sun and the wind as we move across the open waters. Boating gets you out into natural settings to relax or share recreational activities with friends and family. If you're a boat owner, you know that your vessel becomes a strong catalyst for good times and good friends!



Whether sailing, fishing, jet skiing, water skiing, or power boating, IU Credit Union can help you get afloat with great rates to finance a loan. As with all IU Credit Union financing, there is flexibility in terms. For example, if you want to purchase a new boat for \$30,000, IUCU will finance 100% of the sale price for a maximum term of 120 months for as low as 10.25% APR (annual percentage rate) or 8.25% APR over 36 months. And, of course, terms are available for older models as well. Loan officers at any branch will gladly assist you with your financing. Or call AnyHour Loans-by-phone at 800-292-9375.

NEED TO ACTIVATE YOUR FLASHCARD?

Members who live outside Bloomington have asked us for help in activating their Flash cards. Here is one method: You can activate your Flash card by doing a PIN change at any MAC machine. There is no fee for PIN changes. Using this method, you can avoid paying ATM fees to activate the card!

Can't Find Money to Invest?

Try These

Smart Money

Management

Moves

By Jim Spore,
 Investment Representative
 LaSalle St. Securities at
 IU Credit Union Investment Services

If you're looking for ways to find money to invest, deposit into IRAs, or build retirement savings, you don't have to put yourself on a strict money diet or create a complicated financial plan. These simple, painless strategies help you make the most of your money...so you can put it where it will do the most for you.

1 Pay yourself first by contributing to your investment fund each month. The easiest and most effective way to save is to take advantage of direct deposit and payroll deduction. With direct deposit, your employer sends your paycheck directly to your IU Credit Union account. You can use payroll deduction to designate any amount of money to be taken regularly from your paycheck to build up your savings or pay off a loan. You can also transfer funds directly into investments with auto-



matic debit from your checking or savings account. LaSalle St. Securities, Inc. will allow contributions to be as little as \$25 per month to your investment fund.

2 Cash in on opportunities.

When you get a raise, increase the amount you invest in your retirement fund through payroll deduction. When you pay off a loan, redirect your loan payment into IRA accounts. Save part of any bonus, refund, or unexpected cash you receive. This can become a habit that really pays off when you put it into investments.

3 Don't overpay Uncle Sam.

While fat tax-refund checks are fun to receive, they generally indicate you're donating too much money to the government each payday. Get a W-4 form from your employer so you can better match the amount of taxes withheld from your paycheck to the taxes you owe. Then use payroll deduction to save the money that used to go to Uncle Sam.

To make an appointment with Jim Spore, LaSalle St. Securities, Inc., call (812) 855-4803.

LaSalle St. Securities, Inc.

Located at:
 IU Credit Union Investment Services, Inc.



Credit Union Membership Act
 Now on Senate's Calendar

On June 3 the Credit Union Membership Access Act (H.R. 1151) was put on the official list for consideration on the Senate floor. A specific date has not been cited, but posting on the calendar is a necessary first step toward action on the Senate floor.

CUNA & Affiliates' President and CEO Dan Mica is still urging members to write their Senator. "Now that H.R. 1151 is officially on the Senate calendar, the bill can be called to the floor at any time. We have many supporters in the Senate who see the urgent need to protect America's 74 million credit union members as soon as possible."

Write Your Senator Today:

Sen. Dan R. Coats and
 Sen. Richard G. Lugar
 1180 Market Tower
 10 West Market Street
 Indianapolis, IN 46204
 317-226-5555

E-mail for Sen. Lugar:
 senator_lugar@lugar.senate.gov

NON-MEMBER ATM FEE INTRODUCED

Beginning in early June, non-members who use IU Credit Union's ATM machines will be paying a \$1.50 fee to the Credit Union for the convenience of using our machines. We want you, our members, to be aware of this new fee before you hear it anywhere else. And we want you to know that as members YOU WILL NEVER PAY THIS FEE! It is for non-members only. Transactions at IUCU ATMs will continue to be free to our members.

Why are we introducing this fee? We are one of the only financial institutions around that doesn't charge for non-customer/member use, which means our members pay a fee every time they use another institution's machine. While ATM locations do provide a convenient service for members and non-members alike, they are not inexpensive to install and maintain. We felt it was no longer fair for our members to subsidize the free transactions of non-members on IUCU machines.