



# The WIRED



Connecting Members of **St. Paul Federal Credit Union** Winter 2015

## Annual Meeting Notice

### INSIDE THIS ISSUE

- 62nd Annual Meeting.....p1
- Save Money, Win Money.....p2
- Fraud Against the Elderly.....p2
- I Can Get A Loan For That?...p3
- Bowling Tournament.....p4
- CPR Wealth Advisors.....p4

### HOW TO ORDER YOUR CREDIT REPORT

1. AnnualCreditReport.com
2. Call 877.322.8228
3. Contact the "Big 3" credit bureaus:

- Equifax (equifax.com)  
800.685.1111
- Experian (experian.com)  
888.397.3742
- TransUnion (transunion.com)  
800.888.4213

**Date:** February 5<sup>th</sup>, 2016  
**Time:** 6:00 p.m.

**Location:** Electrical Industry Building  
1330 Conway Street  
Saint Paul, MN 55106  
651.772.8744



The 62<sup>nd</sup> Annual Meeting of members of St. Paul Federal Credit Union will be held Friday, February 5<sup>th</sup>, 2016, beginning promptly with a social **"half-hour"** from 6:00-6:30 p.m.

We will immediately follow the social "half-hour" with a business meeting. Officers of the Credit Union will present their annual reports and the election of officers will be held. This will be followed by a buffet dinner and door prizes.

The names of the nominees for officers to be filled at this election will be presented by the Nominating Committee, who are appointed by the Chairman of the Board of Directors. Members wishing to nominate candidates may do so from the floor, or by submitting names in writing by 2/1/2016 to:

Nominating Committee  
c/o St. Paul Federal Credit Union  
1330 Conway St., Suite 200, Saint Paul, MN 55106

If elected, nominees must agree to serve and fulfill the obligations of office.

Respectfully,  
Dan Muccio, Secretary

**Please confirm your Annual Meeting reservation by registering online at [www.stpaulfcu.org/meeting](http://www.stpaulfcu.org/meeting) or by calling 651.772.8744 before February 1, 2016.**

# Save Money. Win Money.



## Build your savings and have a chance to WIN!

WINcentive™ Savings is a new prize-linked savings account at St. Paul Federal Credit Union. WINcentive™ Savings offers prize drawing entries each time you increase your WINcentive™ Savings Account balance by \$25 (up to 4 entries per month)\*. State wide prize drawings occur monthly, quarterly and annually – so the more you save, the more chances you have to win! You could even end up winning the state grand prize of **\$5,000!**

As an added bonus, St. Paul Federal Credit Union will have guaranteed winners in-addition to the state wide prizes, each month, each quarter, and each year.

**Each month, we will have three of our members win \$100 cash.**

**Each quarter, we will have one of our members win \$500 cash.**

**Each year, we will have one of our members win \$2,500 cash.**

Is saving money a challenge? If you are struggling to save, consider the WINcentive™ Savings account. You can improve your money habits in a whole new way that actually makes saving FUN. You'll feel rewarded by watching your savings grow, and experience the excitement of the prize drawings! And unlike playing the lottery, you don't lose anything with WINcentive™ Savings. All of the money you deposit into the account is yours!

Don't miss your chance. The next drawing is **February 1st, 2016**. Open your WINcentive™ Savings Account today!

*\*See Credit Union for complete terms, conditions, and official rules.*

# IF YOU LOVE US, REFER A FRIEND!

Earn up to  
**\$125\***  
for each referral

## THERE'S NO REASON TO KEEP US TO YOURSELF.

Share us with your friends and family to earn referral money for EACH OF YOU.

*\*See our website or call for additional details.*



St. Paul Federal  
CREDIT UNION



## Brain Teaser

**Q:** Five people try to fit under a small umbrella. There is not enough to cover them all, but nobody gets wet. Why not?



**A:** It isn't raining.

## Fraud Against the Elderly: Protecting Yourself From Identity Theft

ID theft continues to be one on the most damaging types of fraud. A 2015 Javelin Strategy & Research report found that 12.7 million Americans were victimized by identity theft in the past year, translating into a total of \$16 billion in losses.

While older adults are not the exclusive targets of ID theft, they can be especially susceptible to victimization, and the impact can be devastating. Identity thieves use the information to open new accounts, misuse checking or saving accounts, rent housing, obtain medical care or employment, or to obtain government records such as tax returns. Some thieves even use stolen identities when being charged with crimes.

### The FTC offers these tips to protect yourself and elderly relatives:

- Don't give out personal information on the phone, through the mail, or over the Internet unless you've initiated the contact, can identify whom you're dealing with, and know how your information will be used and secured.
- Guard your mail and trash from theft. Deposit outgoing mail in post office collection boxes or at your local post office instead of in an unsecured mailbox. Remove mail from your mailbox promptly.
- Tear or shred your charge receipts, copies of credit applications or offers, insurance forms, physician statements, check and bank statements, and expired charge cards.
- Do not carry your Social Security card in your wallet. Rather, keep it in a secure place and give your SSN only when absolutely necessary.
- Limit the identification information and the number of credit and debit cards that you carry.
- Keep your purse or wallet in a safe place at work and at home.
- Monitor and review your credit report annually.

*For more identity theft prevention tips, call or stop in today. And if you ever become a victim of identity theft, remember that we're here to help.*

# Holiday SKIP-A-PAY

A great way to keep some cash in your wallet this winter.



SPF054-11/15

## Great prices to celebrate the holiday season.

Thousands of vehicles priced below Kelley Blue Book® suggested retail value!



Call 888.395.5052 or visit [cuautodeals.com](http://cuautodeals.com) for pricing and selection.



### I Can Get a Loan for That?

Do you want a loan for an unusual purpose? Really, we want to hear your idea. And to prove it, we asked our loan officers, What is the most unusual loan you ever made?

Here are some of the answers:

- Musical Instrument
- Weddings
- Facelift
- Funerals
- Divorce
- Tree House

We are here to say "yes" as often as we can to your loan requests.

Sometimes a personal loan is...well...personal. For example, an elective plastic surgery for the body part of your choice. Dentures and hearing aids are personal. Fertility treatments are extremely personal, important, and carry quite a price tag. We're here to help.

Call these personal loans, or lifestyle loans—we call them "good reason loans." Come on in and talk to a lender. As long as you qualify—with a clean credit history and the ability to repay—we look for ways to say "yes" to your loan requests every day.

### Earn up to 4.99% APR\* Dividend Bonus with our Simply Checking

We will be making some changes to our Simply Checking program that will pay you up to 4.99% APR\* on your checking account balances.

Beginning February 1st, 2016, to qualify for our Simply Checking rewards, you must:

- Be enrolled for eStatements
- Have recurring monthly direct deposit
- Access eBanking/mBanking at least 1 time per month
- Use your debit card to make purchases to earn your rewards:
  - Earn 2.99% APR\* on checking account balances up to \$10,000 with 20 debit card purchases per month
  - Earn 3.99% APR\* on checking account balances up to \$15,000 with 40 debit card purchases per month
  - Earn 4.99% APR\* on checking account balances up to \$20,000 with 60 debit card purchases per month

All of our checking accounts are already enrolled in the program, you just need to use the accounts and meet the criteria to qualify.

For additional details, please visit our website.

\*APR – Annual Percentage Rate

Buying a home is a big step.  
Having the right information is essential.

## Join us for a complimentary Home Buyer Seminar

Saturday, February 13<sup>th</sup>  
11:00 a.m.  
1330 Conway Street, #200  
St. Paul, MN 55106



Breakfast will be included,  
plus; All Attendees will be  
entered in a drawing to win a  
**\$50 gift card!**

RSVP by February 5<sup>th</sup>, 2016 to [pgrube@stpaulfcu.org](mailto:pgrube@stpaulfcu.org)  
or call Paul Grube, 651.772.8744, ext. #5102

# No Time To Spare!

Get your entry in as soon as possible and hit the head pin at:



## St. Paul Federal Credit Union's Annual Scotch Double No-Tap Bowling Tournament

**When:** Saturday, March 19<sup>th</sup>, 2016  
12:00pm Check-in  
1:00pm Bowling Begins

Dinner and door prizes will follow the tournament at the Electrical Industry Building.

**Where:** Sun Ray Lanes  
2245 Hudson Road  
Saint Paul, MN 55119  
651.735.3222

**Details:** Six games Scotch no-tap — alternating shots

**Entry Fee:** \$25 Per Person - Bowling and Dinner  
\$15 Per Person - Dinner Only

Please register online, at [www.stpaulfcu.org/bowling](http://www.stpaulfcu.org/bowling)



## Create Your Roadmap for Retirement

When we plan for a road trip, we find the best route, access updated maps, and fill up with gas. Of course, we also have a destination planned, money budgeted, and an itinerary considered. In other words, goals are set and plans are made.

If this kind of preparation seems obvious for a road trip, why aren't more people applying the same approach to preparing for retirement? So, where do you even begin to plan for this journey? We suggest starting by creating a "retirement roadmap". Think about retirement as the goal and the destination as the retirement you have always dreamed about. • When do you want to retire? • How much income will you need? • What do you want your retirement lifestyle to look like? Establishing a roadmap now will help you plan accordingly, as well as adjust for any roadblocks and detours as you approach retirement.

Call to schedule an appointment today if you need help creating your "Retirement Roadmap".



651.735.5400 | 800.987.7412  
[www.CPRWealthAdvisors.com](http://www.CPRWealthAdvisors.com)

Located at St. Paul Federal Credit Union

Investment Centers of America, Inc. (ICA) member FINRA, SIPC and a Registered Investment Advisor, is not affiliated with St. Paul Federal Credit Union or CPR Wealth Advisors. Securities, advisory services and insurance products offered through ICA and affiliated insurance agencies are • not insured by the NCUA or any other federal government agency • not a deposit or other obligation of, or guaranteed by any bank or their affiliates • subject to risks including the possible loss of principal amount invested. ICA and CPR do not provide any tax or legal advice.



Chris Reisdorf

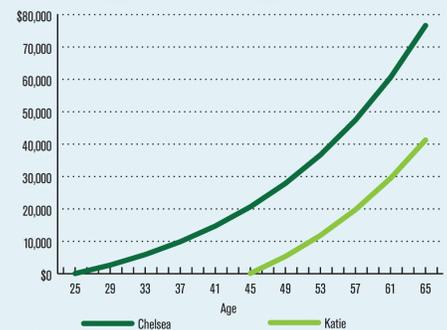


Kevin Flynn

Financial Advisors

[chris.reisdorf@cprwealthadvisors.com](mailto:chris.reisdorf@cprwealthadvisors.com)  
[kevin.flynn@cprwealthadvisors.com](mailto:kevin.flynn@cprwealthadvisors.com)

### Savings of an Early & Late Saver



**Assumptions:** One individual starts saving at age 25, and contributes \$50/month for 40 years to an IRA. Another individual starts saving at age 45, and contributes \$100/month for 20 years to an IRA. Both earn 5%.

**Source:** Credit Union National Association's economics and statistics department.

## 2016 Holiday Closing Hours

New Year's Day.....January 1, 2016  
President's Day.....February 15, 2016  
Memorial Day.....May 30, 2016  
Independence Day.....July 4, 2016

Labor Day.....September 5, 2016  
Thanksgiving Day.....November 24, 2016  
Day After Thanksgiving.....November 25, 2016  
Christmas Eve/Day.....December 23-26, 2016

### Locations

#### Conway Office

1330 Conway St., Suite 200  
Saint Paul, MN 55106

#### St. Paul Skyway

30 East Seventh St., Suite 270  
Saint Paul, MN 55101

### Contact Us

Phone: 651.772.8744  
Toll-free: 800.782.5767  
Fax: 651.772.8787

#### 24-Hour Call Center

[www.stpaulfcu.org](http://www.stpaulfcu.org)  
[info@stpaulfcu.org](mailto:info@stpaulfcu.org)

### Lobby Hours (Mon -Fri)

Conway 8:30 a.m. - 5 p.m.  
Skyway 9 a.m. - 5 p.m.

### 24-HR Drive-up ATM

(Conway Location Only)

Mon-Fri 8 a.m. - 5:30 p.m.  
Sat 9 a.m. - 12 p.m.



CONNECT WITH US!

