

What's News

Allsteel Credit Union
Winter 2012

To Our Members: A Note Of Appreciation



On behalf of Allsteel Credit Union's Board of Directors and staff, thank you — our valued member/owner — for the loyalty and trust you've shown in the past year. It's said that it's the darkest part of the night when the stars come out, and that's certainly been the case for your credit union during these very difficult times. With your support, we continue to be a well-capitalized financial institution. We appreciate your business and look forward to serving you in the new year, including offering you some service enhancements. For example, if you're one of the many using your mobile phone to access the Web and other applications, look for a mobile Web site option soon. Our target is to have it available during the first quarter.

Please know that we are always open to comments and suggestions. We value your input as we strive to be your financial institution of choice. We'd ask that you share the benefits of belonging with your families and friends. Learn more in the article below.

Best wishes for a happy, healthy and prosperous 2012!

Sincerely,

A handwritten signature in black ink that reads 'Robin'.

Robin Lamb
President

Please Pass The Word: It's All About Service All the Time At Allsteel Credit Union

Last November's "Bank Transfer Day" focused a lot of attention on consumers fuming about new fees from big banks who switched their accounts to credit unions. But did you know any day can be "Bank Transfer Day"? At Allsteel Credit Union, we're here to offer your friends and family the attentive service and fair deals you've come to know and expect. So please pass the word about Allsteel Credit Union. You'll be doing them — and yourself — a favor.

You'll be doing your friends and family a favor because, chances are, they'll find everything they currently have at another financial institution, only better. In fact we'll treat them like family, not a profit center. Here's a reminder of all we have to offer:

- Competitive rates on loans for every reason, and every season: Cars, trucks, motorcycles, recreational vehicles, ATV's, watercraft, home equity loans as well as home equity lines of credit, mortgages and student loans
- Competitive rates on savings, including Money Market and Christmas Club Accounts
- FREE checking that even earns interest

- Web site loaded with consumer resources plus printable ACH, loan and credit card applications
- Electronic financial services, including ACH transactions, direct deposit, an online branch, Speedy Line (automated telephone teller) and coming soon: access via your mobile phone!

You'll be doing yourself a favor because as the credit union grows, we become more efficient. As a non-profit financial cooperative, we exist to serve our members. When more members participate in the benefits of belonging, we are able to leverage our resources. In turn, that productivity is returned to all members in the form of better rates and improvements in products and services.

Membership in Allsteel Credit Union is open to anyone who lives or works in Kendall County and the Village of Montgomery. Immediate family or household members are also eligible. Past and current employees (and their immediate family or household members) of Allsteel, Inc. and many other companies also can join. For a complete list just visit our Web site, www.allsteelcu.com and click on "join us."

In The Mail: Tax Forms On Their Way



Tax procrastinators rejoice: You have two extra days to file your taxes in 2012. April 15th, the traditional tax day, falls on Sunday. April 16th is Emancipation Day, a holiday in Washington, DC. So the 2012 tax deadline is Tuesday, April 17th. Unless your account earned less than \$10 in interest during 2011, look for your Form 1099 in the mail. Your 1098 will arrive separately. The balance in your Individual Retirement Account is the Fair Market Value reported to the Internal Revenue Service.

Simplify With Auto-Renewed Certificates

If you're like most busy people, you're always looking for shortcuts. Here's one from Allsteel Credit Union: Once you setup a share or IRA certificate, as long as you don't want to make changes to the term, you don't have to worry about missing a maturity date. Your certificate will renew for the same term at the current rate.

We will mail you a notice and current rate sheet 20 days prior to the maturity date. If you want to make changes just let us know prior to the 11th day after maturity; we'll make them for you and issue you a new certificate. If you don't want to make any, there's nothing else for you to do.

We no longer mail copies of renewed certificates, but you can request a copy of your certificate for your records at any time.

Balance At Your Fingertips

It's 1 a.m. Do you need to know your account balance? It's information only a few beeps or clicks away. Call our automated teller, Speedy Line, at 800-814-9056 or access your account online at www.allsteelcu.com.

Out With The Old?

Make good on that New Year's resolution to get organized! But don't just toss all those papers in the trash. Place any old documents containing sensitive personal information in a box, seal it and bring it to the credit union office. We'll make sure the information is securely shredded.

Important Dates Set

Time to mark those brand new 2012 calendars: Plan to join us at Allsteel Credit Union's annual meeting to be held **Thursday, March 29, 2012, at 6:30 p.m.**, at St. Lukes Family Life Center. Visit with fellow members, enjoy a light dinner and learn about how the credit union is doing and what's on tap for the coming year.



The Allsteel Reunion Picnic is scheduled for **Sunday, August 19, 2012 from noon to 4 p.m.** at the Aurora Turner Club, 1335 Mitchell Road. Remember, no need to check The Farmer's as the picnic is held inside. Just check What's New as the time draws closer for reservation details.

Loan Rates

New, Used or Refinanced Car, Truck, Van, Recreational Vehicle, Motorcycle, or Boat (New money, separate loan)

YEAR	TERM	APR*
2012-2009	72 Mos.	as low as 4.25% ¹
2012-2008	up to 60 Mos.	as low as 4.00%
2007-2006	up to 60 Mos.	as low as 4.25%
2005-2003	up to 48 Mos.	as low as 5.75%
2002 & older	up to 36 Mos.	as low as 6.25%

¹EXAMPLE: \$1,000 financed for 72 months at 4.25% is a payment of \$15.76 per month. Interest rates are determined by the year of the vehicle, the term of the as well as the applicant's credit history and are subject to change without notice.

100% Share Secured

TERM	APR*
N/A	3.00%

Signature Loan

TERM	APR*
48 Mos.	9.00%

Interest rates are determined by the term of the loan, plus applicant's credit history, and are subject to change without notice.

Savings Dividend Rates

Regular Share/IRA Dividend Rates

Regular share and IRA accounts have no minimum balance. Dividends are accrued daily and paid monthly.

TIER RANGE	DIVIDEND RATE	APY*
< \$50,000	.10%	.10%
> \$50,000	.25%	.25%

Share/IRA Certificate Dividend Rates

\$1,000 minimum balance required. Dividends accrue daily and are paid monthly. Early redemption penalty of 90 days loss of dividends on the amount withdrawn.

TERM	DIVIDEND RATE	APY*
3 Mos.	0.25%	0.25%
6 Mos.	0.50%	0.50%
12 Mos.	0.75%	0.75%
18 Mos.	0.95%	0.95%
24 Mos.	1.00%	1.00%
36 Mos.	1.25%	1.26%
48 Mos.	1.45%	1.46%
60 Mos.	1.75%	1.76%

Share Draft Dividend Rates

Share draft accounts have no minimum balance. Dividends are accrued daily and paid monthly.

TIER RANGE	DIVIDEND RATE	APY*
< 20,000	.05%	.05%
> \$20,000	.10%	.10%

Money Market Share Dividend Rate

\$1,000 minimum balance required. Dividends accrue daily and are paid monthly. \$20.00 fee for each transaction over 5 per month; \$20.00 fee per day for balances under \$1,000.

TIER RANGE	DIVIDEND RATE	APY*
1,000 - 20,000	.15%	.15%
20,001 - 50,000	.40%	.40%
20,001 - 75,000	.55%	.55%
> 75,000	.65%	.65%

This rate schedule sets forth certain conditions and rates applicable to your regular share, share certificates, regular IRA shares and IRA certificates at the Allsteel Credit Union effective as of 11-8-2011. This schedule is incorporated as part of your account agreement. Rates are subject to change. Check our Web site for up-to-date rates.

*APR = ANNUAL PERCENTAGE RATE. APY = ANNUAL PERCENTAGE YIELD.



This credit union is federally insured by the National Credit Union Administration



What's News

The quarterly newsletter for members of Allsteel Credit Union.
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