



MEMBER LINES

YOUR QUARTERLY CREDIT UNION CONNECTION

SUMMER 2011

WHAT'S INSIDE:

YOUR NEW WEBSITE!

HOME FINANCING. WE HAVE OPTIONS.

CRAZY LOW AUTO LOAN RATES. ACT FAST!

DO WE KNOW HOW TO CONTACT YOU?

Please provide us with your current information, so we can keep you informed!

Don't miss out on our great promotions and announcements – make sure we also have your email address!



HOT NEWS OF SUMMER.

I'm honored to share that I recently stepped in as the new President of NSP St. Paul Credit Union. I've been with your Credit Union for over ___ years and in the industry for over 25 years. This new role provides me the opportunity to assist in the growth and success of the Credit Union.

Along with being a new President, I'm excited to share that we have a new website. Please look inside to find a take-away resource guide created to help you navigate the new site. Our goal was to develop a website that was fresh, clean and easy for our members to find the financial information they need – to stay connected to their Credit Union 24/7. We look forward to hearing your feedback as we transition to the new website: www.nspspcu.org.

Again, I am privileged to be your new President. Please stop by my office anytime to introduce yourself – my door is always open!

Sincerely,
Mary Hoylo-Nelson

NSP ST. PAUL CREDIT UNION

WELCOME TO
NSP ST. PAUL CREDIT UNION

HOME
ABOUT US
BECOME A MEMBER
CHECKING
LOANS
SAVINGS & INVESTING
ONLINE SERVICES
OTHER SERVICES
CURRENT RATES
NEWSLETTERS
FORMS & DISCLOSURES
CONTACT US

Keeping Connected
with just a few clicks.

ONLINE BANKING

ACCOUNT LOG-IN

LOAN APPLICATIONS
BECOME A MEMBER
USEFUL LINKS

STAND OUT RATES

Auto 3.25%^{APR}
Boat 3.50%^{APR}
Home Equity 4.00%^{APR}

Current News and Promotions

AUTO LOANS
Our Auto Loan rates have plummeted...

TBD
Copy to follow...

Sign up for our news and promotions!

©2011 NSP St. Paul Credit Union, All Rights Reserved

Home | Privacy Policy | Current Rates | Forms & Disclosures | Board's Corner | Contact Us

READY FOR CHANGE?

We have home financing options that can help you get started.

1ST MORTGAGES – It's definitely a buyer's market. Now's the time to find your dream home with rates at historic lows!

REFINANCING – Possibly lower your payments with a low interest rate 32070. You have options.

HOME EQUITY LOANS & LINES OF CREDIT – With fixed and adjustable rates, we have possibilities to help you get cash out of your home.

Contact us today to discuss all your home financing options. We'll help you get into the right product to meet your unique needs.



A LOW RATE = LOW PAYMENTS.

Take advantage of rates for as low as 3.50% APR with a Home Equity Line of Credit.

Don't miss out! Contact us today.

APR means Annual Percentage Rate.

Our rates have

PLUMMETED.

For a limited time, enjoy crazy low rates on our Auto and Recreational Vehicle Loans. Whether you're considering a new loan or refinancing from another financial institution – we've got a low rate for you!

Contact us to learn about all your options, or simply apply online at www.nspspcu.org.

APR means Annual Percentage Rate. Rates quoted 'as low as' are subject to change without notice. Must qualify for lowest rate. No refinancing of current NSPCU loans. Promotion ends 7/31/11.

NEW AS LOW AS

2.25%
APR

USED AS LOW AS

2.50%
APR

73850

Money Meter

This month's column is offered through the financial team at Investment Services at NSP St. Paul Credit Union.

ARE YOU PLANNING TO WORK THROUGH YOUR RETIREMENT?

Startling statistics have been released from the 12th Annual Retirement Survey, published by the Transamerica Center for Retirement Studies. The survey indicates many American workers haven't formulated a solid retirement plan, besides to work longer – and then keep working. The study estimates that only 40% of retirees will be ready to retire. So that leaves 60% of people getting back into the workforce. Are you?

Have you formulated a solid retirement plan? If not, do you have a back up plan? Here are some things to consider when planning for your future:

- What work would you do if you aren't doing what you are currently doing?
- Do you have sufficient funds to survive on during a transition period?
- How are you remaining physically, socially, spiritually and fiscally healthy?
- Do you have coaches in these areas of your life to support

Join today.

In order to get prepared for the future, the most important thing is to take steps today. Investment Services at NSP St. Paul Credit Union is here to help. If you are within one to five years of retirement, join Investment Services Retirement Ready Group™. We have resources available to help you and something special for you on your actual day of retirement.



DENNIS PALMBERG
Sr. Financial Consultant



Investments Services at NSP St. Paul Credit Union offers you to have access to a team of Financial Professionals that specialize in the above area.

Please call today @ 651-229-2221 51620 to take advantage of this no-obligation, no initial fee service.

Securities, Financial Planning and Insurance Products offered through LPL Financial and its affiliates, member FINRA/SIPC and a Registered Investment Advisor.

| | | |
|------------------|---------------------------|----------------|
| Not NCUA insured | No Credit Union Guarantee | May Lose Value |
|------------------|---------------------------|----------------|

(1)Municipal bonds are subject to availability and change in price. Interest income may be subject to the alternative minimum tax. Municipal bonds are federally tax-free but other state and local taxes may apply.

The information presented is a general opinion in nature and is not intended to provide personal investment advice. It is important that you consider this information in the context of your personal risk tolerance and investment goals.

NSP St. Paul Credit Union is not a registered broker/dealer and is not affiliated with LPL Financial.



CONTACT:

OFFICE HOURS: 6:45am to 4:15pm Monday through Friday

MAIL: 825 Rice Street, St. Paul, MN 55117

PHONE: (651) 229-2221; (800) 730-2626

FAX: (651) 229-5544

E-MAIL: nspspcu@qwestoffice.net

WEB: www.nspspcu.org

OFFICE CLOSED:

September 5 – Labor Day

SHARE THE CREDIT UNION EXPERIENCE.

Refer a co-worker or family member. As a member-owner, you benefit from your Credit Union growth!



CURRENT RATES (STARTING AT)

| Cars, trucks, motorcycles, boats, motor homes, RVs | | | | |
|----------------------------------------------------|-----------|-----------|-----------|-----------|
| NEW (2010-11 under 15,000 miles) | | | | |
| 36 mo. | 48 mo. | 60 mo. | 72 mo. | 84 mo. |
| 3.25% APR | 3.50% APR | 3.75% APR | 4.25% APR | 5.00% APR |
| USED (2005-10 over 15,000 miles) | | | | |
| 36 mo. | 48 mo. | 60 mo. | 72 mo. | |
| 3.50% APR | 3.75% APR | 4.00% APR | 4.50% APR | |
| USED (2004 and older) | | | | |
| 36 mo. | 48 mo. | | | |
| 6.50% APR | 7.50% APR | | | |

| ATVs, SNOWMOBILES, JET SKIS | |
|-----------------------------|------------------------------|
| NEW (up to \$20,000) | USED (up to \$15,000) |
| 60 mo. | 48 mo. |
| 7.75% APR | 8.75% APR |

| SAVINGS | |
|---------------|-------------------|
| Share Savings | .20% APR .20% APY |

| SHARE CERTIFICATES | | | | |
|--------------------|-----------|-----------|-----------|-----------|
| 6 mo. | 12 mo. | 24 mo. | 36 mo. | 60 mo. |
| 0.40% APR | 0.70% APR | 1.00% APR | 1.49% APR | 1.79% APR |
| 0.40% APY | 0.70% APY | 1.00% APY | 1.50% APY | 1.80% APY |

Rates current as of 4/20/10. All rates are subject to change without notice. Contact us or visit www.nspspcu.org for current rates.