

Important Tax Documents Enclosed!



Superior Savings
CREDIT UNION

January 2012

Common Cents

1807 Lincoln Way East
Massillon, OH 44646

Phone: 330-833-0751
Fax: 330-833-2159



New Year's Resolution: Lose Six Pounds of Ugly Paper.

MIT estimates that each person in the United States uses on average more than 700 pounds of paper per year. That is a lot of paper, a lot of natural resources, and a lot of clutter. Superior Savings CU offers a superior alternative - E-statements and online bill pay. E-statements allow you to access your monthly account statements as soon as they're processed, so no more waiting days for a paper statement to arrive in the mail. Online Bill Pay allows you to not only pay bills online, but also send checks for one-time transactions, and set up recurring payments. And you can do all of it from anywhere, anytime you have access to the Internet - even while traveling. There is a nifty video introduction to this great service on our website, and a way to test-drive the service, using examples. What are you waiting for? Get rid of the clutter and the waste. It's secure, it's easy, it's fast, and it's a great way to lose a lot of, well, paperweight.

Your 1098 and 1099 Tax Information has been included with your December statement.

The Final Score:

Superior Members = \$2,000!
Bank Customers = \$0

Rebates totaling more than \$2,000 were given to SSCU members who took advantage of our Massillon Tiger Football CD and Loan Promotion. That's \$2,000 more than what was given back to customers of local banks. For the promotion, members received increasing rebates on Loans and CDs tied to the number of times the Massillon Tigers won football games. \$1,255,000 in loans was given out and \$8,417,307 in the form of CDs was deposited during the promotion. And every one of those transactions made SSCU even stronger. **Now that is a Win-Win-Win for everyone!!!**



It IS Your Business!



Join Us for Our Annual Meeting on
Tuesday, February 14th.

Mark your calendar. Arrange the items in your schedule so you can be here at the credit union at 5:15 p.m. on Tuesday, February 14th for our Annual Meeting. We'll cover what has happened throughout 2011 and what we have in the plans for 2012. We'll entertain questions and you'll have a chance at a door prize. See you then!

Skip a Payment Offer Almost Over!

Remember that you still have time to Skip a Payment on your qualifying loan! Members with consumer loans (sorry - real estate loans don't apply) were sent the Skip a Pay offer in November. If you didn't take advantage of this promotion, call our Loan Department for more details! You still have time to skip your payment in January!

Holiday Closings

Martin Luther King, Jr. Day - Monday, January 16
Presidents' Day Monday - February 20

The Privacy Policy for Superior Savings Credit Union has been included with your December statement.



You can change the past. Well, sort of.

Didn't have the time or maybe the funds to add to your Individual Retirement Account (IRA) in 2011? Good news! You can change that part of your past. You can still make contributions to your IRA

for the calendar year of 2011, up until tax deadline April 15, 2012.

That means that you may still be eligible for tax breaks on those funds; check with your tax advisor for your individual situation. Don't have an IRA? We can set you up in one for as little as \$100, and you can add to it anytime. Hey, even if you don't get a tax break, you're still putting money aside to make your retirement more enjoyable. Call or come on in to talk with us today.

Hitting the credit cards hard this holiday? Don't let them hit back.

The holidays are great, but now you're faced with huge credit card bills at interest that probably ranges from 18% APR* to 23% APR*. Don't pay out hundreds of dollars in high interest on credit and store charge cards. Come in for our special Holiday Loan that can give you up to \$1,000 at as low as 8.00% APR* with 12 months to pay it back. But you need to get in here now... before January 31, 2012. Come see us and we'll set you up so you can make your family members happy without making the people at the credit card company happy at your expense.



*Annual Percentage Rate. A monthly sample payment for a loan of \$1,000 at a rate of 8.00% APR with a term of 12 months would be approximately \$86.98. Credit Life and Disability Insurance is available to members at a minimal rate. Loan rates are determined by term of loan and personal credit history. All rates and promotions are subject to change without notice.

Important Changes to U.S. Savings Bonds

Planning to Buy a Savings Bond?

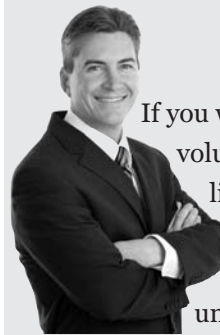
Paper savings bonds will no longer be sold at financial institutions after December 31, 2011. But they're not going away - electronic savings bonds can be purchased online through www.treasurydirect.gov.

Already Have Paper Savings Bonds?

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds here at Superior Savings Credit Union.



Board of Director Opportunities



If you would be interested in serving on our volunteer Board of Directors, we would like to hear from you! Our board meets monthly and reviews the financial performance of the credit union and oversees the general direction of Superior Savings CU. If you would like to be considered for a position, please submit a letter in writing to the credit union by January 31, 2012.

Loan Rates as of 12-15-2011

New & Used Cars, Trucks & SUVs

Year	Term	Starting at
2011-2012	48 months	2.99% APR*
2008-2010	48 months	3.79% APR*
2005-2007	48 months	4.49% APR*
2002 & older	48 months	6.04% APR*

New & Used Motorcycles, Boats & RVs

Year	Max Term	Starting at
Varies	60 months	5.50% APR*

Signature Loan

\$5000	48 months	8.50% APR*
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Consolidation Loan

\$5000	48 months	8.50% APR*
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*APR=Annual Percentage Rate. All rates are subject to change without notice due to market conditions. All interest rates are based on credit history and the term financed. All loans subject to credit approval. Additional discounts may apply for cars, trucks, SUVs, RVs, and Motorcycles with down payment or trade equity. Call the credit union today. Our application process is quick and easy. We'll have a lending decision to you within 24 hours of application.



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Hours of Operation

Monday	9 am - 5 pm
Tuesday	9 am - 5 pm
Wednesday	9 am - 5 pm
Thursday	9 am - 5 pm
Friday	9 am - 6 pm
Saturday	9 am - 12 pm

Drive-up opens at 8:30am Monday - Friday