



Superior Savings
CREDIT UNION

Common Cents

1807 Lincoln Way East
Massillon, OH 44646

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



Important Change to your Debit Card

Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.

Today, if you do not have enough money in your account for approval of a debit card purchase or ATM withdrawal, we may still authorize and pay your overdraft. However, if you do not consent to overdraft coverage for your ATM/debit card before August 15, 2010, then your purchase or withdrawal request will be **DECLINED.**

Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard fee of \$30 for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc., then we may pay your overdraft item up to \$500.

Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals and debit card purchases. But, after August 15, 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday debit card purchases unless you consent by either:

- Calling us at 330-833-0751
- Visiting our website at www.superiorsavingscu.com
- Completing an opt-in form with one of our representatives

If you like the added protection of overdraft coverage you currently have on your debit card and want to avoid the embarrassment of having a debit card purchase declined in the future, then contact us NOW to be sure your coverage is not interrupted.

Score Your Own Big Win With Our Football-mania Loan Promotion!



Don't fumble around - tackle your debt with our exciting Football-mania Loan Promo! You could get up to \$500 in loan rebates just for getting a loan with us! Here's how it works. Like all the other football fans throughout Massillon, we'll be closely watching the Tigers this season as they play a total of 10 games. For every game they win, you could earn a cash rebate bonus based on your loan amount.

Loan Amount	Payout Per Winning Game	Maximum Rebate
\$2,500 - \$7,500	\$5	\$50
\$7,501 - \$15,000	\$10	\$100
\$15,001 - \$25,000	\$15	\$150
\$25,001 - \$30,000	\$20	\$200
\$30,001+	\$50	\$500

Don't forget our Football CD in August! Watch our website for our kickoff rate!

*All rebates will be mailed by November 30, 2010. Qualifying loans include new and used vehicle loans, signature loans, home equity loans and home equity lines of credit. Non-qualifying loans include first mortgages, share-secured loans. If loan is paid off within 12 months of closing, the rebate bonus will be added to the payoff amount. This promotion applies to only new loans, not existing loans. Existing loans from SSCU cannot be refinanced to take advantage of this offer. Payout is per individual loan. Loan must be closed between July 15 - November 15, 2010. The payout will be calculated based on games played after loan closing. If loan is closed after the first kickoff on August 26, payout is calculated on unplayed games only. Some restrictions may apply. All rates and promotions are subject to change without notice. Playoff games are not included in this promotion.

Is your pay stubby? Are your bills getting bigger?

Put the equity in your home to work for you!

Home Equity Line of Credit (HELOC)

With a HELOC, you get an open line of credit, up to the amount determined for your home, and a VARIABLE interest rate. You can access the amount of money you need, when you need it, and pay interest only on that amount. All fees are waived.

Home Equity Loan or Second Mortgage.

This standard loan allows you access the equity in your home by paying a FIXED interest rate on a specific lump sum for a fixed term. All fees are waived.

Which is best for you? It depends. Call us and we'll be glad to answer your questions.



Shred It Day Is July 17th!

Start collecting all of the personal documents that you want shredded. Saturday, July 17th, is **Shred It Day** at Superior Savings Credit Union. Bags or boxes, bring in all of your personal documents and watch as they are shredded. But only between 8am - 1pm, and only on Saturday, July 17th. If you could put a price on the peace of mind this offers you, do it, and donate that amount to the Massillon Salvation Army "Back to School Program".

Here's another plus - all shredded paper will be recycled.

HOLIDAY CLOSINGS

Labor Day
Monday, September 6

Columbus Day
Monday, October 11

Free Up Some Cash with Summer Skip-a-Payment

Once again, we're offering our Summer Skip-a-Payment promotion. This special offer can help you free up some cash for the things you want to do this summer. For a \$30 processing fee for each loan, you can skip a monthly payment for up to three loans. Simply complete the form below and drop it off at the credit union with your processing fee. We'll take care of the rest. Remember that the \$30 fee applies to every loan you skip.

Loan 1 # _____

Skip: June July August

x \$30 = \$ _____

Loan 2 # _____

Skip: June July August

x \$30 = \$ _____

Loan 3 # _____

Skip: June July August

x \$30 = \$ _____

Total Fees Due \$ _____

Do you make payments by payroll deduction or monthly transfer?

Yes No

Please deduct the processing fee from my:

Share draft account # _____

Share account # _____ Fee enclosed

My signature below indicates I have read and agree to the terms and conditions of this program.

X _____ Date _____

The \$30 fee is a processing fee. It does not apply to principal or interest on your loan. Interest will continue to accrue on your loan. Taking advantage of this offer will extend the maturity date on your loan contract by one month. This offer is valid for June, July, or August 2010 installment loans only. Loans must be current to contract terms to qualify for this offer. Loans cannot show delinquency for the previous six months. This offer does not apply to first or second mortgages, HELOCs, or home improvement loans. Notice to members with GAP protection on their vehicle loans: use of the Skip a Pay program more than twice during the life of the vehicle loan may affect a future GAP claim or payoff. Processing fee and completed coupon must be presented together. Offer expires August 31, 2010.

Loan Rates as of 6-11-2010

New & Used Cars, Trucks & SUVs

Year	Max. Term	Starting at
2008-2010	84 months	4.29% APR*
2006-2007	84 months	4.84% APR*
2003-2005	65 months	5.49% APR*
2002 & older	65 months	6.04% APR*

New & Used Motorcycles, Boats & RVs

Year	Max Term	Starting at
2008-2010	60 months	5.50% APR*
2007 & older	60 months	5.50% APR*

Signature Loan

\$5000 48 months 8.50% APR*

Consolidation Loan

\$5000 48 months 8.50% APR*

*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