



Credit cardholders can TRIPLE their rewards!

If you're an ACU credit cardholder, in addition to being entered into the Pebble Beach sweepstakes (right), each time you use your card at gas stations, grocery stores and restaurants this October, you'll earn TRIPLE REWARD POINTS.

If you've been saving your reward points for a certain prize, this is your chance to build up points for it. You could also use your points to buy Christmas presents for friends and family members. Or, since points are good for five years, you could save them for larger items ranging from electronics to a cruise. To browse all of the prizes available, go to www.curewards.com.

If you would like to apply for a credit card with Arsenal, go to www.arsenalcu.org and click on "Online Applications," call 314.962.6363 or 1.800.719.6363 and say or press 6, or visit any branch.

Sign your way to sand and sun at Pebble Beach

A signature is all that could stand between you and a four-day trip to a coastal resort in California. When you sign for purchases you make with your ACU debit or credit card Oct. 1-Nov. 30, each transaction will automatically enter you to win a four-day, three-night stay at The Lodge at Pebble Beach, including:

- Roundtrip airfare and local transportation for two
- A round of golf for two at Pebble Beach Links and at Spyglass Hill Golf Course
- A \$600 credit good anywhere on the resort, including restaurants, spas and retail stores
- A \$500 Visa® gift card
- A check to cover taxes on prizes



In addition to this grand-prize drawing, there will be three first-prize drawings for an HD Flip™ camera and five second-prize drawings for a \$100 Visa gift card; each set of drawings will be held separately for credit and debit cardholders.

When you use your ACU debit card, be sure to sign for your purchases instead of entering your personal identification number (PIN) – have the transaction run as "credit" instead of "debit" – at the checkout in order to be entered into these drawings.

For details and contest rules, go to www.arsenalcu.org and click on "What's New." To apply for either a debit or credit card from Arsenal, go to the "Online Applications" page on our website, call us at 314.962.6363 or 1.800.719.6363 and say or press 6, or visit any branch.

There's a safe, simple and convenient way to manage your money

Your ACU Visa debit card is accepted almost anywhere you go. It's faster than writing a check and safer than paying with cash. It takes up very little space in your wallet. Surprisingly, though, most people don't use their debit cards nearly as often as they could.

Did you know that your debit card is as good as cash for items like movie tickets, coffee, gas, drive-through restaurants and pizza delivery, or that you can use it to get cash back at most major retailers?

Just as important, your debit card is safe and secure because, unlike cash, it's replaceable if it gets lost or stolen, and each transaction is protected by advanced fraud monitoring.

Don't worry about having enough cash in your wallet to pay for your purchases. Your debit card deducts funds from your checking account. Transactions are posted to your account in real time, so you can have an up-to-the-minute view of your activities through our free online banking service.

Plus, when you sign for a purchase with your debit card, it's easy to track it because the merchant's name will appear with the transaction on your statement and online account. (Note: Only the street address shows for a PIN-based transaction, so you may not know if a purchase on Lindbergh Boulevard was at the grocery store, a restaurant or the pet store on the same street.)

Keep your debit card in your wallet and use it in place of cash or checks whenever the need arises. There's no smarter way to effectively manage your money.

Get off the “new representative” treadmill

Don't recognize the name of the financial services representative on your mutual fund or brokerage statement? You're not alone. The financial services industry has always been one of high turnover.

Clients of the MEMBERS Financial Services (MFS) program located here at Arsenal Credit Union do not share this concern. Our members enjoy advantages over investors who must meet their “new” representative on a regular basis.

Michael Packman has spent the past 17 years of his 20-year career with MFS helping Arsenal members with their investment needs. As an ACU member, you have access to a well-seasoned investment professional in a program that uses world-class money managers. Review the investments that you purchased through your previous representative, and make sure that they are still appropriate for your situation.

To schedule an appointment, call 314.919.1059.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America. FR031108-5D1A

Quickly boost your credit score



If you've recently tried to refinance your mortgage or get a new one, you, along with 25 percent of all mortgage loan applicants, may have been turned down for a loan for a home you can afford.

Freddie Mac and Fannie Mae, the government entities that back just about every mortgage written, have tightened lending guidelines and raised the bar on credit scores.

The average credit score to get a conventional mortgage at a low interest rate has risen from 720 in 2007 to 760 today. And you can get rejected for violating even one Freddie/Fannie guideline, such as having a total debt-to-income ratio that exceeds 45 percent; in 2009, the limit was 55 percent.

You can do something about it, and quickly. Here are three fast ways to improve your credit score while staying within the new guidelines:

- 1. Lower your credit-utilization ratio.** Almost one-third of your credit score is based on your credit-utilization ratio. That's the total of your credit card balances divided by the total of your credit card limits. Pay down balances and use 20 percent or less of your available credit. Keep accounts open, though; closing unused accounts could hurt your score by instantly raising your utilization ratio.
- 2. Correct any mistakes in your credit report.** If you've been denied a loan, ask your lender for copies of your reports. You also can get one free credit report from each of the three reporting bureaus annually from www.annualcreditreport.com (or call 1.877.322.8228). On the same website, you can purchase a credit score from any of the three agencies and report any mistakes. Correcting mistakes can improve your score quickly, especially if you do it online. The credit bureaus must process disputes within 30 days, and they usually settle them even faster than that.
- 3. Pay your bills on time.** This hasn't changed. Missed payments remain in your credit history, counting as a negative for seven years. But the new Freddie/Fannie guidelines are tighter than ever. Missing payments on credit cards, auto loans, and other debts in which the balances do not have to be paid off every month – for example, a student loan – will add 5 percent of your outstanding balance to the debt part of the debt-to-income calculation. In other words, if the outstanding balance on your student loan is \$20,000 and you miss a payment, \$1,000 gets added to the debt side of your debt-to-income calculation.

(Source: CUNA News Now, www.cuna.org, May 4, 2011)

We're growing again

If you've visited our headquarters in Jefferson County in the past few months, you've probably noticed signs of our expansion project. We're building a two-story addition to allow all of our back-office support staff to work from our headquarters building, which handles the largest amount of member transactions. While this addition will be for staff only, expansion plans do include public restrooms off the lobby for your convenience.

Construction is expected to be completed by the end of the year with only slight impact to members, mostly with parking. For a look at the progress and a sketch of the final results, go to www.arsenalcu.org and click on “What's New.” We hope the expansion will help staff better serve our members.



Structural steel work began Sept. 15.

The holidays may be crazy, but your account doesn't have to be

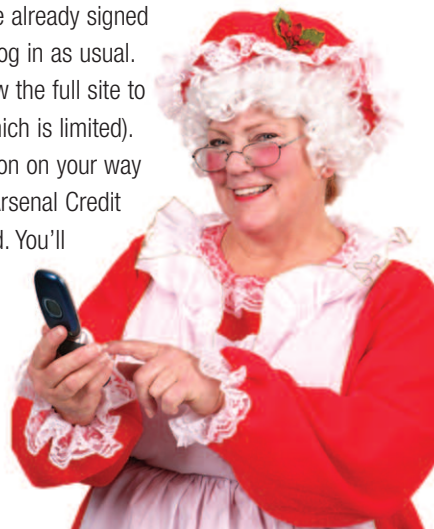
Christmas will be here before you know it and, with the chaos of the holidays, it's easy to lose track of your finances. But, with Arsenal's mobile and text message banking, you can stay on top of your accounts whether you're shopping for gifts or visiting relatives.

Send a text from your cellphone to see if you have enough in your account for that must-have gift. With **text message banking**, you can get the current and available balances plus the last five transactions on a designated account, transfer funds to your designated account and retrieve current balances for all account types (except credit cards). Just register through your online banking account (under "Mobile Banking & Alerts") from a personal computer. Then, simply text one of several quick codes to 454545 to get account information in seconds.

Pay your electric bill while decorating the Christmas tree. With a smartphone, you can use **mobile banking** to pay bills to existing payees and view your payment history, check your account balances and 30-day history and transfer funds between accounts. If you're already signed up for online banking, go to the login page from your phone and log in as usual. You'll be redirected to a mobile version of our site, or you can view the full site to access all of your account information (except for credit cards, which is limited).

Use our **mobile app** to find the closest ATM or branch location on your way to a holiday party. Download it from the App StoreSM (search for "Arsenal Credit Union") then log in with your online banking user ID and password. You'll have access to the mobile banking features above and the ATM and branch locators plus you'll be able to contact us securely.

To take advantage of any of these services, you must subscribe to a data plan through your cellphone provider. Message and data rates may apply from your wireless carrier, but there are no charges for these services from your credit union.



Christmas club members can start filling their stockings

If you have a Christmas club account, the money you've been saving throughout the year plus the interest you've earned on it will be transferred to your checking or savings account on **Friday, Oct. 7**.

If you don't have a Christmas club account but would like to get one set up to start saving for next year, call us at 314.962.6363 or 1.800.719.6363 and say or press 6, or visit any branch. You can save as little or as much as you want as often as you want. Funds are out of reach until early October*, just in time for the holiday shopping season.

If you need extra money this season, consider a holiday loan from Arsenal. **You can finance up to \$5,000 for 12 months with an interest rate as low as 7.49% APR**.** To apply, go to www.arsenalcu.org and click on "Online Applications," call us or visit any of our branches.

*Early withdrawal fee of \$25 may be imposed.
**APR=Annual Percentage Rate. Rate is effective 10/1/11, is subject to change and is based on creditworthiness.

This holiday season is your last chance to buy savings bonds at your credit union

Effective Jan. 1, 2012, Arsenal Credit Union – along with all financial institutions – will no longer sell paper savings bonds. This is part of the U.S. Department of the Treasury's goal to increase the number of electronic transactions with citizens and businesses, which will save American taxpayers approximately \$70 million over the first five years, according to the Treasury Department.

After Dec. 31, Series EE and Series I bonds will remain available for purchase through TreasuryDirect®, a secure, web-based system. Opening a TreasuryDirect account is free and, once it's established, consumers can:

- Buy, manage and redeem Series EE and Series I electronic savings bonds.
- Convert Series EE and Series I paper savings bonds to electronic bonds.
- Purchase electronic savings bonds as gifts.
- Enroll in a payroll savings plan for purchasing electronic bonds.

Paper savings bonds will continue to earn interest until maturity and can be redeemed at financial institutions. Bonds that have not matured but were lost, stolen or destroyed can be reissued in paper or electronic form. Electronic savings bonds are less likely to be misplaced and are automatically redeemed when they mature.

For more information and to learn how to enroll in TreasuryDirect, visit www.treasurydirect.gov.



Apply for a college scholarship from Arsenal

Applications are now available for Arsenal's annual college scholarship competition. This year, we will offer even more in scholarship money – **up to a total of \$5,400** – with the top finisher(s) receiving \$1,500 and the runners-up getting \$1,200.

If you are graduating from high school this spring, have been involved in both your school and the community, have maintained good grades and have been a member of Arsenal since at least

Feb. 14, 2011, you are invited to enter our college scholarship competition.

You can download an application from our website at www.arsenalcu.org (under "Deposit Accounts" then "Advantage Point teen club"), pick one up at any of our branches, or call 314.962.6363 and say or press 6. Entries are due Feb. 14, 2012. Winners will be announced at our annual meeting in April.

You're already an owner. Here's your chance to be a leader.

As a member/owner of Arsenal Credit Union, you have a unique opportunity to help guide the credit union's direction by becoming a volunteer board director or supervisory committee member.

If you have an understanding of basic business principles, skills in desired areas (such as finance, accounting, management, planning, marketing, information technology or small business), and the time to attend meetings at least once a month, our nominating committee hopes to hear from you!

To be considered as a candidate, you must be a primary member in good standing and at least 18 years old. The deadline to apply is Friday, Nov. 4. Complete the form on our website (www.arsenalcu.org, under "Online Applications"), or send your name, address, telephone and account numbers to: Nominating Committee; Arsenal Credit Union; 3780 Vogel Road; Arnold, MO 63010.

Take advantage of a special free shred and recycling event!

Arsenal is hosting a free shred day, computer/electronic recycling event, and cellphone donation drop-off on Saturday, **Oct. 22, 10 a.m.-2 p.m.**, at our Mid St. Louis County branch (8651 Watson Road).



Bring up to three boxes of unwanted confidential documents to be securely destroyed on-site (no binders or staples, please). Drop off old electronic items to be recycled instead of throwing them out, which is harmful to the environment. Also, donate your unneeded cellphones to 911 Cell Phone Bank to provide emergency communication to those in need; phones will be stripped of information before they are distributed.

The event is sponsored by ClearPoint Credit Counseling Solutions.

Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com.

Call **877.SAVE.4.CU** (877.728.3428)

Visit **your local Sprint retail location**



Just tell them you're a **Credit Union Member** to get this exclusive offer.

Ask them to be attached to the NACUC_ZZM Corporate ID.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo and other trademarks are the trademarks of Sprint Nextel.

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loaded with benefits

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1.800.719.6363
www.arsenalcu.org
arsenalcu@arsenalcu.org
twitter: @ArsenalCU

ActionLine (24-hour automated teller):
314.962.6363 and say or press 2

Harland Clarke (24-hour check reordering):
1.800.355.8123 or www.checkreorderexpress.com

Arsenal Credit Union Supervisory Committee: 314.919.1097
P.O. Box 1246; Arnold, MO 63010 or acusupervisorycommittee@yahoo.com



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.™



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration
a U.S. Government Agency