

# Five

## 2 Convenient Locations

101 Lakin Blvd., Wood River  
2813 N. Center St., Maryville

618.254.0605 • [www.shellcu.org](http://www.shellcu.org)

the **OnePlace**  
to go

## Are You Looking to Purchase or Refinance Your Home?

### Get in the Savings Game!

Start teaching kids **now** how to save for their goals. Then, they'll have one of the most difficult aspects of saving under their belt by the time they're teens - being a consistent saver.

Join us April 18-24 as we celebrate National Credit Union Youth Week.

### Holiday Schedule

Our office will be closed in observance of the following holiday:

**Memorial Day**  
Monday, May 31

If so, let Shell Community Federal Credit Union (SCFCU) and CU/America assist you. Our mortgage partner, CU/America is a credit union owned and operated mortgage provider, they understand what it means to provide mortgage services to Credit Union members. They offer the same quality of

service you already enjoy from SCFCU.

**CU/America offers a variety of mortgage products and services to meet each member's individual needs!**

- Same day pre-approvals
- First time home buyer programs
- Financing up to 97% of your home's value

• Easy application process

Contact a SCFCU Financial Service Officer directly at 618-254-0605 or call CU/America at: 1-800-351-0449.



## ITAC Sentinel® Identity Theft Solutions

Shell Community Federal Credit Union has partnered with ITAC Sentinel® Identity Theft Solutions to offer our members identity theft protection. ITAC Sentinel® provides multiple layers of identity theft protection you need in today's world. Protect yourself and your good name. Don't become a victim of the fastest growing crime in America....identity theft. For additional information, on ITAC Sentinel® Identity Theft Solutions services call 1-877-235-0193 or visit the link on our website at [www.shellcu.org](http://www.shellcu.org).

## Shell Community FCU Scholarship

The Scholarship Committee will soon begin reviewing the applications that were received. After the applicant is chosen, he or she will be notified and will receive a \$1,000 check. The winner will be announced in the third quarter "Take Five" quarterly newsletter and the local newspapers. Good luck to everyone that applied!

### Golden Link Club

We have several exciting Golden Link Trips scheduled for this year!

They include:

**Thursday, May 20** - Cardinals Baseball Game

**Wednesday, June 23** - Ladies Day Out

**Thursday, August 26** - Omnimax Theater/ Holocaust Museum

**Tuesday, October 19** - Rockome Gardens

Trip details are available at the credit union or by calling Lorie or Sue at 618.254.0605. We hope that you will join us!

*For Great Loan Rates check out our website at [www.shellcu.org](http://www.shellcu.org)*

## Great Loan Rates and Much More!

You know that SCFCU is *the One Place to go* for great loan rates, but are you aware of all the other benefits offered by SCFCU?

At SCFCU we offer **FREE** Checking, home banking, e-statements, ATM/ Debit cards, and a variety of other products and services. We also have an Internet Café at our Wood River

location and we will assist you with signing up for home banking or paying your bills online. You can also use the Internet Café for your own personal use.

If you have questions or need assistance, please contact a Financial Service Officer at the Wood River or Maryville location.

## A Message from the MEMBERS Financial Services Program Located at Shell Community Federal Credit Union

**Estate Conservation Seminar  
Thursday, April 22, 2010 at 6:00 p.m.**

**Hosted by Dale Alcorn, Financial Representative**

Without proper planning, your estate may be settled in ways you did not intend, and your heirs may receive a smaller inheritance.

Join us for an Estate Conservation seminar where you will learn about:

- Calculating the value of your estate
- Benefits of estate conservation
- Probate and how to avoid it
- Estimating your tax liability
- Strategies to help reduce estate taxes
- Estate distribution techniques including wills and trusts

Guest Speakers:  
Leonard Berg, Attorney

Jeff Johnston, Hartford Life

By using proven strategies, you can help ensure that your heirs will inherit more of your property, cash, investments, savings, and business interests. You can also control important decisions such as who will be the executor of your estate and the guardian of your minor children.



For more information, or to reserve your place at the seminar, call Sue Maul at (618)254-0605.

\*Representative is not a tax advisor or an attorney. For more information about your specific tax situation, consult a tax professional. For legal questions, consult an attorney.

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.

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