

# Shoreline NEWS ANCHOR

SHORELINE CREDIT UNION • TWO RIVERS & MANITOWOC, WISCONSIN

## Transitions



*As some of you have heard there have been some changes at Shoreline Credit Union recently. I want to assure you that the board of Directors and I are here during this transition period. We are ever committed to provide you with the services and business as usual as we have committed to you since 1941. During this transition an Interim*

*CEO has been hired while we interview and search for a permanent CEO.*

*Our Interim CEO is Christine Dawe. Christine has over 25 years of Credit Union leadership experience. She is here not only to assist us with this transition but help with some of our compliance and regulatory mandates that credit unions face on an ongoing basis. We are excited to move the Credit Union forward and help to continue the growth that the Credit Union has seen in prior years. 2012 was a difficult fiscal year for Shoreline, but I assure you that the Board of Directors, Staff and I are doing all we can do to*

*improve for 2013 and keep you, our members' best interests in mind.*

*I encourage each and every member to attend the Annual Meeting to be held at Shoreline Credit Union, 4400 Calumet Avenue in Manitowoc, on April 20th 2013 at 10:30am. I look forward to meeting everyone who attends and I am open and willing to answer any questions about the Credit Union that you may have. If you are unable to attend the Annual Meeting and if you have questions or concerns, I encourage you to call Chris at 920-794-5561. She appreciates good conversations with members and wants you to know that your investments and loans at Shoreline Credit Union are as safe and insured by the National Credit Union Administration (NCUA).*

*I look forward to our future, and renewed stability that Shoreline Credit Union has maintained since 1941.*

*Travis Glandt*  
Chairman of the Board

## Save the Date

**When:** April 20th 2013

**Where:** Shoreline Credit Union  
4400 Calumet Ave  
Garden Level  
Manitowoc, WI 54220

**Time:** 10:00 a.m. Continental Breakfast  
10:30 a.m. Business Meeting

If you are planning on attending, it helps us to prepare if you could let us know you are coming. Please call us to confirm your attendance.

920-793-4541 or 920-482-3700



**Consumer & Business Share Rates**  
Effective April 1st 2013

Your Savings Federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



Primary & Secondary Share	Dividend Rate	Annual Percentage Yield	Traditional Money Market <sup>1</sup>	Dividend Rate	Annual Percentage Yield	Business Share	Dividend Rate	Annual Percentage Yield
\$10,000+ .....	0.20%	0.20%	\$25,000+ .....	0.40%	0.40%	\$10,000-\$100,000+ .....	0.20%	0.20%
\$500-\$9,999 .....	0.10%	0.10%	\$10,000-\$24,999 .....	0.30%	0.30%	\$500-\$9,999 .....	0.10%	0.10%
\$100-\$499 .....	0.05%	0.05%	\$5,000-\$9,999 .....	0.20%	0.20%	\$100-\$499 .....	0.05%	0.05%
<b>Christmas Club</b>			\$2,000-\$4,999 .....	0.10%	0.10%	<b>Business Advantage Checking</b>		
\$0.01+ .....	0.05%	0.05%	<b>Advantage Money Market</b>			\$1,000+ .....	0.10%	0.10%
<b>Freedom &amp; Pete the Pirate Club</b>			\$200,000+ .....	0.70%	0.70%	<b>Business Money Market<sup>1</sup></b>		
\$500-\$9,999 .....	0.10%	0.10%	\$100,000-\$199,999 .....	0.50%	0.50%	\$25,000+ .....	0.40%	0.40%
\$0-\$499 .....	0.05%	0.05%	\$75,000-\$99,999 .....	0.45%	0.45%	\$10,000-\$24,999 .....	0.35%	0.35%
<b>Advantage Checking</b>			\$50,000-\$74,999 .....	0.40%	0.40%	\$2,000-\$9,999 .....	0.20%	0.20%
\$1,000+ .....	0.05%	0.05%	\$5,000-\$49,999 .....	0.10%	0.10%	<b>Business Advantage Money Market<sup>2</sup></b>		
<b>Health Savings (HSA)</b>			\$50,000 min deposit			\$200,000+ .....	0.75%	0.75%
\$25,000+ .....	1.00%	1.00%	\$5,000+ earns Dividends			\$50,000-\$199,999 .....	0.60%	0.60%
\$10,000-\$24,999 .....	0.80%	0.80%	<b>IRA Shares</b>			\$25,000-\$49,999 .....	0.45%	0.45%
\$2,500-\$9,999 .....	0.70%	0.70%	\$0.01+ .....	0.20%	0.20%	\$10,000-\$24,999 .....	0.35%	0.35%
\$100-\$2,499 .....	0.20%	0.20%				\$1,000-\$69,999 .....	0.00%	0.00%

Interest on all accounts is Accrued Average Daily Balance  
All Rates Subject to Change. Effective April 1st 2013

1-\$1,000 Minimum & \$2,000+ earn dividends  
2-\$10,000 Minimum & \$10,000+ earn dividends



S.A.I.L. \* 920-794-2181 - 920-482-3781  
(Shoreline Automated Information Line)

**24 Hour Services:**  
Saturday 9:00 - Noon  
Friday 8:30 - 6:00  
Wednesday 9:30 - 5:30  
Monday - Thursday 8:30 - 5:30  
**Drive Up Hours:**  
(Mishicot Rd. & Calumet Ave. Only)  
Saturday\* 9:00 - Noon  
Friday 8:30 - 5:00  
Wednesday 9:30 - 5:00  
Monday - Thursday 8:30 - 5:00

**Lobby Hours:**  
Monday - Thursday 8:30 - 5:00  
Wednesday 9:30 - 5:00  
Friday 8:30 - 5:00  
Saturday\* 9:00 - Noon  
(Mishicot Rd. & Calumet Ave. Only)  
**Drive Up Hours:**  
Monday - Thursday 8:30 - 5:30  
Friday 8:30 - 6:00  
Saturday 9:00 - Noon

3131 Mishicot Rd. & 2848 Memorial Dr.  
(920) 793-4541 • Two Rivers  
4400 Calumet Ave.  
(920) 482-3700 • Manitowoc  
[www.shorelinecu.org](http://www.shorelinecu.org)  
**Shoreline CREDIT UNION**  
A New Wave of Banking!

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Rates As Low As

## 2.99%

APR

**APPLY TODAY**

## Where the Rubber Meets the Road

# Auto Loans

APR= Annual Percentage Rate, Membership Eligibility Required. Rates may change at any time.