

Loan Rates*

New/Used Vehicle

36 months	2.75% APR
48 months	2.95% APR
60 months	2.95% APR
72 months	3.95% APR

Other rates and terms apply, depending on term and down payment.

**Rates offered to members with the best credit scores and 20% down, others slightly higher.*

Share Secured Loan

60 months	3.95% APR
Home Equity Prime+1% as low as	4.25% APR
Signature	8.95% APR
Platinum VISA	9.90% APR
Classic VISA	14.80% APR

Savings/Money Market Rates

For current savings/money market rates, please call the SWCU office near you.

Rates shown effective as of 3/01/12.

Rates subject to change. Call the credit union for the newest rate information.

ARE YOUR CO-WORKERS AND FAMILY ENVOUS OF YOUR GOOD LOAN RATES FROM SWCU?

They can get them too! Credit Unions are owned and operated by our members ... and the more, the merrier. Just call for more information at Toll-free 800-388-SWCU (7928).



BRUSH Strokes

is published quarterly for the members of Sherwin-Williams Credit Union.

Raymond Santare
President / Manager

John Strantz
Assistant Manager



Robert H. Albrecht, 1916-2012

We knew of no one more greatly dedicated to the credit union movement than Robert Albrecht, who passed away in January at the age of 95. Robert served on SWCU's Board of Directors for 62 years and as the finance committee chairman for 69 years. His volunteerism was unparalleled; in addition to his work with SWCU, he also helped found two other credit unions – Ford Motor and Rock River Conference, and served as financial advisor for IHB Riverdale Credit Union.

Robert's career with Sherwin Williams spanned 46 years, and he proved to be a leader in many aspects of his life – both in civic and church affairs. His 1996 election to the Illinois Credit Union Hall of Fame included these kind words:

"His keen volunteer spirit has truly driven Robert to do great things for credit unions, his hometown, his church, and his company... We honor Robert Albrecht; we appreciate his lifelong zest and continuous efforts to increase credit unions in Illinois."

Robert was indeed a legend, and will be greatly missed.



We put the "credit" back in Credit Union®

ADDRESS CHANGE? COMMENTS? QUESTIONS?

Stop in our office, call Toll-Free (800) 388-SWCU (7928) or visit us online at: www.swcu.org

Return Service Requested

South Holland, IL 60473
16230 Prince Drive

Sherwin-Williams CREDIT UNION

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Mark your calendar: Annual Meeting is March 21st



Make plans now to attend Sherwin Williams Credit Union's 76th Annual Membership Meeting to be held at 5 p.m. on March 21, 2012 at the South Holland Office, 16230 Prince Drive. Join us to mark our 76th year, find out the latest doings of credit union, and elect the board of directors. We look forward to seeing you there!

What to do with that Tax Refund?

If you have "already spent it" or plan to just pay off a bill, you are like most people. But what if you could break that cycle and actually start rewarding yourself differently this year?

You know the old adage, "Pay yourself first." Why not take it to heart and springboard your savings by opening up a Certificate of Deposit (CD) at SWCU? What a terrific step toward a goal of having several months' living expenses saved up for the unexpected. This, and systematic savings with payroll deduction, are the way to go. Call or visit today to learn more about our dividends and yields, and how to get started.



Is now the time for your new auto? Yes!

If something shiny spotted your attention at the Chicago Auto Show this past month, you're not alone. News reports indicate that auto sales rose substantially in February despite surging gasoline prices.

More good news: SWCU provides one-stop shopping for all things auto, from the initial research to discounted insurance programs and everything in between. We make it easy and affordable with our truly low rates, starting at 2.50% APR*.

Here's how easy SWCU makes auto shopping:

- Call SWCU or apply online for a pre-approval. This allows you to research and shop with peace of mind, knowing what you can afford.
- Research the cars and trucks that interest you. Again, visit www.swcu.org and click on the **CarQuotes** link. Learn and compare all the specs of your potential next car, find out what your trade-in is worth, even obtain a member-exclusive, low pre-negotiated price for that vehicle from a CarQuotes dealership.
- Also consider purchasing a quality pre-owned vehicle through Enterprise Car Sales. They offer no-haggle pricing through professional people and a low-pressure sales approach. Plus every vehicle they sell comes with The Perfect Used Car Package® to ensure complete satisfaction.
- Still another option is Invest in America®, General Motors' program. They offer credit union members preferred pricing when they purchase a new GM vehicle. This is in addition to most current incentives and special offers! That link is also available through our web site.
- Did you know that a low rate from SWCU can beat 0% financing? Don't let the dealer pressure you! 0% financing usually means you'll have to sacrifice the rebate, which is higher than the cost of an SWCU loan.
- Our low rates can get lowered even further with SWCU's rate discount, ask us for details.
- Protect your investment with affordable payment protection through SWCU. We offer both credit life and disability insurance.

From the New York Times, 3/1/12 –

Analysts said the seasonally adjusted selling rate for new vehicles, a closely watched indication of the auto industry's health, was about 15 million last month, the highest level since February 2008. That compares to 13.4 million a year ago and 9.1 million three years ago, in the worst of the recession.

Chrysler Group said its sales were up 40 percent from February 2011, while the Ford Motor Company reported a 14 percent gain. General Motors said its sales increased 1 percent from a year ago, when it had an especially strong month as a result of big discounts. Toyota and Honda each posted 12 percent gains, while Nissan's sales rose 16 percent.

- Ask us about GAP coverage, which provides additional payoff protection in the event your car is totaled or stolen.
- Avoid expensive repairs by purchasing a Mechanical Repair Contract (MRC) through SWCU. Our prices for these policies meet or exceed others at a substantial savings.

**SWCU is with you every step of the journey to your next vehicle!
Call or visit online today.**

*APR=Annual Percentage Rate. Rates based on individual credit history and rate discounts. Rates subject to change.

No Closing Costs on Home Equity Loans Hurry! Limited time offer.

When you partner with SWCU for a Home Equity Loan, you can fund home improvements, pay for tuition, buy a new car, and simplify your finances, in one fell swoop.

With a Home Equity Loan, your home's equity that you have worked hard to build can now work for you. You may borrow up to 100% of your home's value, less your remaining mortgage balance.

Best of all, the interest you pay on the loan is normally tax-deductible (but it's best to consult with your tax advisor to confirm your eligibility).

Our Home Equity Loans feature:

- No closing costs through 7/1/2012
- Low, competitive rates
- Obtain a lump sum or a Line of Credit
- Easy application process
- No annual fee
- Loan payment protection plans available
- Interest may be tax deductible



As a SWCU member, you are entitled to certain unique privileges that bank customers often miss out on – such as preferred pricing for well established relationships and the availability of discounted Loan Payment Protection.

Best of all, you will likely have the ability to deduct the loan's finance charges from your yearly taxes. So whether you will be launching a home improvement project, consolidating bills, or financing continuing education, rest assured that SWCU will work with you to find the best terms for your specific needs – including your monthly budget.

Location & Hours

**16230 Prince Drive,
South Holland, IL 60473**

Office (708) 333-0900
Toll-Free (800) 388-SWCU (7928)
Fax (708) 333-0988
Loan Fax (708) 333-1755

New Hours

Monday-Thursday
9:00 a.m.- 5:00 p.m.
Friday
9:00 a.m.- 6:00 p.m.
Saturday
9:00 a.m.-1:00 p.m.

**24-Hour Loan Center
(800) 782-0467**

**Mortgage Loan Center
(800) 756-5620**

**Shared Branch Locator
(888) CU-SWIRL
287-9475
www.cuswirl.com**

**Virtual Branch
Internet Banking
www.swcu.org**

**VISA Credit Services
(800) 322-8472**

**VISA Debit Services
(800) 472-3272**

**Visit our Website at:
www.swcu.org**

Holiday Closings

Memorial Day - Monday, May 28, 2012



**Get 24 hour lending help
from SWCU's 24 hour lending
center at www.swcu.org or
(800) 782-0467.**