



**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, 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 07/1/13.

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

**ARE YOUR CO-WORKERS AND FAMILY ENVOIOUS 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).

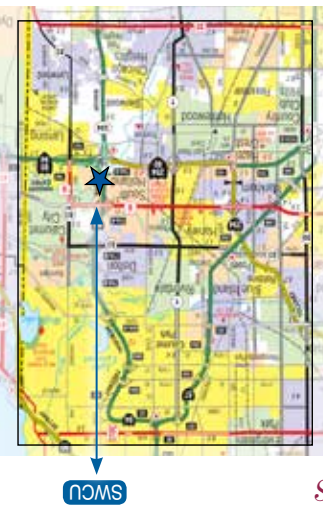
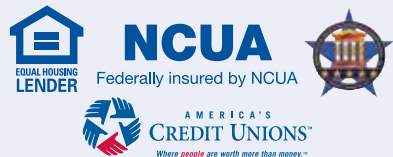


**BRUSH Strokes**

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

**Raymond Santare**  
President / Manager

**John Strantz**  
Assistant Manager



*SWCU Wants Your Family, Neighbors, and Co-Workers*

**Membership drive underway** Help SWCU spread the word! Membership is open to more people than ever before, and we'd love the opportunity to serve members like you.

**Community charter:** Did you know? SWCU was granted a community charter in 2012 and is now open to anyone who lives or works in the area bounded by 95th Street (north), U.S. 30 (south), Illinois State Line (east), and Cicero Avenue (west).

**Select Employee Groups:** We'll be doing enrollment drives at our work sponsor locations such as Sherwin-Williams main office, City of Harvey, and Buds Ambulance. If you have co-workers who would benefit from credit union membership, please encourage them to learn more and join.

We're also seeking additional sponsor companies to serve. Suggestions or leads are welcome! It costs an employer nothing to make credit union membership available to its people. Thank you in advance for helping others make the sound financial choice you have made!

**Sherwin-Williams**  
CREDIT UNION  
16230 Prince Drive  
South Holland, IL 60473  
Return Service Requested

PRSR. STD.  
U.S. POSTAGE  
**PAID**  
Creative Services

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*Don't Tax My Credit Union!*

*The voices of 96 million strong are needed*

Earlier this year the American Bankers Association launched an ad campaign across Washington, D.C., aimed at credit unions and their tax-exempt status.

Now CUNA (Credit Union National Association) is **fighting back**.

In May, CUNA and its affiliated state credit union leagues launched the campaign at a time when the U.S. House and Senate have made broad-based tax reform a major priority.

The initiative urges lawmakers as part of any final tax reform plan to preserve the federal tax exemption credit unions receive as not-for-profit, member-owned cooperatives.

Credit unions have been **exempt** from paying income tax since 1916, when the income tax was first instituted, because they are, according to the IRS, "organized and operated for mutual purposes and without profit."

"Policy is being formulated on Capitol Hill now, so we must act now. We can't wait," said CUNA President/CEO Bill Cheney. "It's rare that credit unions call upon their 96 million members to take action, but our members will be the best spokespeople we have, especially on an issue as vital to our future as this."

Members of SWCU are encouraged to visit [www.donttaxmycreditunion.org](http://www.donttaxmycreditunion.org) to learn more and take action. Letters to Congress are pre-written or may be customized to express your individual experiences. Just a few clicks will make a difference.



"Don't Tax My Credit Union!" is a national campaign dedicated to ensuring Congress doesn't raise taxes on 96 million credit union members nationwide and preserves financial choice for American consumers. Join the efforts by sharing your story and writing to Congress. Register at [www.donttaxmycreditunion.org](http://www.donttaxmycreditunion.org).

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

*ADDRESS CHANGE? COMMENTS? QUESTIONS?*

**We put the "credit" back in Credit Union®**

## Jesse White Unveils New Securities Campaign Urging People to Investigate Before Investing

### Courts Ordered More Than \$33 Million in Repayments to Victims of Fraud Last Year

Secretary of State Jesse White announced the kick-off of a new public awareness campaign aimed at encouraging people to investigate before they invest. In Illinois, courts ordered scammers to repay more than \$33 million to victims last year with the Secretary of State's Securities Department handling more than 400 such cases of investment fraud.

The new campaign includes television and radio ads airing statewide to encourage people to research investment advisors and brokers, as well as investment opportunities before investing any money. Investors can find information on how to avoid potential con artists and scams by visiting the Secretary of State's website at [www.AvoidTheScam.net](http://www.AvoidTheScam.net) or by calling 800-628-7937.

#### Before investing, visit [www.AvoidTheScam.net](http://www.AvoidTheScam.net) to:

- Print out a list of questions to ask brokers before investing
- Check whether the broker or advisor is registered with the state or has a disciplinary history
- File an online complaint
- Download free educational materials

The Secretary of State Securities Department registers and regulates the following: entities offering and selling securities, broker-dealers, investment advisors, salespersons and representatives of dealers and advisers, loan brokers, business brokers, and those offering business opportunities.



## Location, Location, Location?

### Solutions in branching designed for convenience

For most of us, a visit to SWCU's main office is challenging because of our hurried, busy lives. SWCU offers a few solutions to make conducting business more convenient:

**Shared Branch.** With shared branching, credit unions from all over the country share facilities to give members **over 6,800 locations** to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.

Anywhere you see the swirl you can conduct a number of transactions, such as deposits, withdrawals, loan payments, transfers, and at many locations, money orders, travelers' checks, and teller checks. To find locations, visit [www.swcu.org](http://www.swcu.org) and click the swirl. You can even download a shared branching app to your smart phone to locate branches.



**Virtual Branch.** SWCU's Internet Banking provides branches in your home office, at work, or wherever you have access to a PC.

Use SWCU's Virtual Branch® safely and securely to:

- Access balance and transaction information on your deposit and loan accounts.
- Transfer funds between your checking and savings accounts.
- Make scheduled payments to your Sherwin-Williams Credit Union Consumer Loans or VISA Loans.
- Pay most bills and schedule recurring payments (charges apply).
- Receive information about Sherwin-Williams Credit Union's products and services.
- Download account transaction history to financial management software such as Microsoft Money® or Excel.
- Contact the Credit Union.

**Mobile Branch.** SWCU is researching ways to bring Virtual Branch to your smart phone. Stay tuned for news in the near future!

## Kiss Your Credit Union!

## Keep it Simple Solution

A credit card for members who ♥ their credit union

Rewards! Rebates! Airline miles! A lot of fuss over something that often goes unused or expires; no? Like those coupons stuffed in your kitchen drawer?

Why not keep it simple? With a SWCU VISA you get what you came for – a low APR (Annual Percentage Rate), no annual fee, a grace period on purchases, and security. No fancy extras disguised as benefits which you are paying for anyway.

Apply online today at [www.swcu.org](http://www.swcu.org) or by phone at (800) 782-0467.

## 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

## 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](http://www.cuswirl.com)

**Virtual Branch  
Internet Banking**  
[www.swcu.org](http://www.swcu.org)

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

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

Visit our Website at:  
[www.swcu.org](http://www.swcu.org)

## Holiday Closings

Labor Day - September 2



## 24 Hour Lending

Get 24 hour lending help  
from SWCU's 24 hour lending  
center at [www.swcu.org](http://www.swcu.org) or  
(800) 782-0467.