



June 2011

Tee Time Golf Passes On Sale

Now is the time to purchase your Tee Time Golf Pass if you enjoying golfing. The price of the pass has been reduced to just **\$34.95** that's a savings of over \$25 dollars off the regular price. Hurry in because the quantity of available books is limited.

New Consignment Tickets Now Available

The Credit Union now offers discounted tickets to the Maryland Zoo, National Aquarium and AMC Movie Theaters.

AMC –General Admission	\$ 8.00
Does not included 3D or IMAX Shows	
Maryland Zoo – Adult (ages 12-64)	\$10.00
Child (ages 2-11)	\$ 8.00
Senior (ages 65+)	\$ 9.00
National Aquarium- Adult (ages 12 -59)	\$22.00
Child (ages 3-11)	\$17.00
Senior (ages 60+)	\$21.00

**** Does not include the Dolphin Show or 4D Film**

ATM/Debit Card Services

Members who have a share draft account (checking account) with us are eligible to apply for a Debit card or ATM card. Members who have a regular share account (savings this does not include Christmas Club or Youth savings accounts) are eligible to apply for an ATM card. Currently members may use the M&T ATM located within the hospital for no charge and any machine in the MoneyPass Network. Share members are restricted to only six EFT transactions per month per Regulation D.

HOLIDAY CLOSINGS

The Credit Union will observe the following holidays for 2011:

Labor Day	September 5, 2011
Thanksgiving Day	November 24, 2011
Christmas Eve	December 23, 2011
New Year's Eve	December 30, 2011

2011 DISCOUNT PARK TICKETS

	<u>Gate</u>	<u>Ours</u>
<u>Busch Gardens</u>		
Adult (Ages 10 & up)	\$63.99	\$50.00
Children (Ages 3 to 9)	\$53.99	\$41.00
BGW -2 Days	\$63.99	\$59.00
Water Country - Adult	\$46.99	\$38.00
Water Country - Child	\$39.99	\$31.00
Vacation Pass	\$84.99	\$77.00

Dorney Park

Adult	\$44.99	\$34.00
Jr/Sr (under 48" or 62+)	\$24.99	\$22.00

Online ticket ordering: <http://mygroup.dorneypark.com>

Group code: stjoseph

Dutch Wonderland

Adult (All Ages)	\$32.99	\$28.50
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Hershey Park

Adult (Ages 9 & up)	\$53.95	\$44.00
Jr/Sr (Ages 3-8 & 55-69)	\$32.95	\$30.00
Seniors (Ages 70+)	\$21.95	\$20.95
Meal Ticket		\$13.00
Parking Pass		\$10.00

Kings Dominion –www.kingsdominion.com

Online tickets only

Adult (3 to 61, 48" tall)	\$00.99	\$00.00
Junior (under 48"/62+)	\$00.99	\$00.00

Six Flags America

Season Pass	\$66.99	\$61.00
General Admission	\$55.14	\$29.00
Meal Vouchers		\$11.00
Parking		\$11.00

Six Flags Great Adventure

Online tickets only

There is a \$5 processing fee per online order

<https://shop.accesso.com/clients/sixflags/affiliate/index.php?m=13041>

User name: sjcuga Password: SixFlags1

Enterprise Rental Car Special

Enterprise Car Rental, MDDCCUA's newest business partner, has arranged for MDDCCUA affiliates to offer car rental discounts to their members through a special program designed for credit unions.

Unlike individual agreements with Enterprise, the partnership allows credit union members and staffs to receive substantial discounts off vehicle rentals under all conditions (*not in conjunction with other discounts*). You may go directly to the Enterprise web site to take advantage of the discount. Be sure to enter Customer Number **18B7215** and Discount Code **MDD**.

Member Options Scores High with Credit Union Members

Member Options has helped thousands of credit union members secure home loans by offering a large menu of loan options, competitive rates and outstanding service. Surveys over the preceding 12 months indicated that 94 of credit union members would recommend Member Option for mortgage services.

The Member Options survey results dovetail a 2010 survey conducted by third-party organization, Prime Performance. The Prime Performance survey of 6,115 credit union members and banking customers nationwide found that credit union members are more satisfied with their financial services than those using banks. This led to members recommending their credit union and its services, helping to enhance their growth. What a great story to tell. Members serving members is what we believe yields success.

For more information about home loans available through Member Options, contact your credit union or Member Options at 888-578-4747 or memberoptions.com

To read more about the Prime Performance Survey, visit:

<http://www.housingwire.com/2010/12/07/credit-unions-small-banks-improve-customer-service-to-increase-market-share>

For more information on refinancing, contact your credit union partner, **Member Options, LLC** today at **(888) 578-4747**.



Welcome Aboard

Welcome to Carole Sody who was recently elected to the Credit Union Board of Directors. Congratulations to Paul Hannon and Laura Trazzi on their re-election. Elections were held at the Annual Meeting on May 23, 2011.

Rates effective as of June 30, 2011

<u>Amount</u>	<u>Rate</u>	<u>Yield</u>
\$25.01 - \$3000.00	.85%	.85%
\$3000.01 - \$25000.00	1.00%	1.01%
\$25000.01 - \$50000.00	1.10%	1.11%
\$50000.01 - Maximum	1.30%	1.31%

VOICE RESPONSE NUMBER: 410-427-2097

Website: www.sjmcfcu.org

MyCreditUnion.gov

Now there is a free tool to help you make smarter financial decisions. Created by NCUA's Office of Consumer Protection, the interactive **MyCreditUnion.gov** provides consumers with a variety of important material regarding finances. The site allows members to obtain financial literacy advice to make better financial choices, access educational topics such as keeping your money safe, managing credit, protecting savings and more. It also provides guidance about purchasing a home, buying a car and fighting identity theft.

