SHAREPOINT CREDIT UNION

Real Interest

SHAREPOINT CREDIT UNION NEWSLETTER FALL 2013

The CEO's Corner

Banking made easy since 1933!

During the Great Depression, news headlines told of large numbers of customers withdrawing their money due to lack of confidence, combined with almost 25% unemployment across the nation. It was a period when many couldn't get credit, or if they were able to get a loan it could be at a shocking 1,000% interest rate. During this time, a handful of Red Owl Grocery Store employees pooled their money and decided to form a new kind of bank, a credit union, to help fellow employees and their families.

Now, 80 years later, the economy has again faced difficulties. But with the strength of 18,000 members thoughtful and strategic decisions, and some of the best financial products and services in the area, SharePoint is positioned to offer you the very best solutions to meet your financial goals. We deliver value, convenience, and exceptional service. These improve the financial wellness of our Partner Companies and their employees, those in the communities in which we serve, and local businesses who need trusted, dedicated banking services.

We continuously reinvest into SharePoint to offer you unparallel financial solutions. This past year, SharePoint successfully improved access to your funds by changing to the MoneyPass® network and making enhancements to our free Internet Banking and BillPay.

SharePoint has many exciting projects in the works--including a mobile banking solution--which we plan to introduce in early 2014. You will be able to access and transact on your SharePoint accounts with your smartphone or tablet. As technology progresses, we will continue delivering easy, convenient, and valuable financial solutions.

SharePoint is excited to celebrate 80 years of serving you. We value your business and thank you. To celebrate this exciting milestone, we will be offering special events, treats, drawings, and more! Please visit our branch locations during our celebration. And as always, we appreciate the opportunity to earn more of your business.

Sincerely,

Phillip A. Kopischke
President & CEO

You're invited to our 80th Anniversary and Member Appreciation celebration!

(Details inside)

1.99% APR* Vehicle Loans

Extended until November 30, 2013!

Need a new or used vehicle? Our vehicle loans offer great features and benefits, making them an easy choice. We specialize in financing auto loans to fit your budget. Whether you are buying a new or used vehicle, or refinancing a loan from another institution--SharePoint financing is a smart choice.

Auto loan features:

- 1.99% APR* up to 60 months**
- 90-day pre-approval while you shop
- Up to 90 days no payment
- Convenient terms & payment options

Easily finance a vehicle today!
Call: (952) 930-0700 or (800) 752-3494
Click: www.sharepointcu.com
Email: loans@sharepointcu.com
Visit: any SharePoint branch location

**APR=Annual Percentage Rate. Must have an active SharePoint Checking account or Visa Credit Card to receive 1.99% vehicle promotional rate. Offer is not intended to refinance an existing SharePoint loan. ** An example of a 5-year fixed-rate monthly payment at 1.99% would be 60 monthly payments of $17.52 per $1,000 borrowed. Offer ends November 30 , 2013. See back panel for full details.*

Did you know?

We offer a variety of add-on services, to complement your loans.

Guaranteed Asset Protection Insurance (GAP) is a service you can add on to your SharePoint loan for a flat fee. In the event your vehicle is totaled, GAP typically covers the difference between the actual cash value of the vehicle and the amount your car insurance will pay on the remaining balance still owed on the loan. GAP can be added to your car loan easily.

Vehicles lose value as you drive them off the car lot. GAP helps minimize out-of-pocket expenses in the event your car is totaled.

Ask a SharePoint Representative about adding GAP to your next SharePoint auto loan.

Don't Tax My Credit Union

Join the campaign to protect credit unions!

Credit unions around the state and around the country are mobilizing to protect the credit union non-profit tax status. With recent talk of tax reform on the federal level, it is critical that Minnesota credit union supporters send a strong message to Congress, stressing the importance of the credit union corporate non-profit income tax exemption – and the benefits it brings to members and the economy. Changes to the credit union tax status would impact 96 million consumers across the US, which includes 1.5 million credit union members in Minnesota.

To bring our members together, the Minnesota Credit Union Network created GREAT (**G**rass **R**oots **E**ducation & **A**ction **T**eam). This group preserves, protects, and promotes Minnesota's non-profit credit unions. Join GREAT and help ensure that Minnesota's credit unions remain a viable financial choice, offering low fees and personal service. To be successful, we need you to step up and say you want to have a voice in how the government's actions affect your credit union.

Take Action Now! Tell your member of Congress, "Don't tax my credit union!" www.donttaxmycreditunion.org.

Learn more about GREAT and sign up at www.greatcreditunions.org.

GRASSROOTS EDUCATION & ACTION TEAM
GREAT
MINNESOTA CREDIT UNION NETWORK

DON'T TAX my CREDIT UNION

(952) 930-0700 • (800) 752-3494

1% Cash Back Pinnacle Visa®

Get Cash Back With Every Purchase

Are you looking for cash back on your holiday purchases? SharePoint has an easy solution: our 1% cash back Pinnacle Visa credit card.

Make smart purchases this holiday season, knowing your new Pinnacle Visa pays 1% of your purchase total, rebated back to you in cash.* Imagine putting your gas and grocery purchases on your SharePoint Pinnacle Visa--along with your holiday, vacation, or unexpected car repairs, with the total reaching $2,000--and getting $20* back in your pocket automatically, without changing your spending habits. It's that easy!

Pinnacle Visa is the best card in the market, with great features:

- Fixed 8.9% APR*
- 1% cash back on all purchases
- No balance transfer fees
- No annual fee
- Free year end summary
- Free online account access & payment options

Easily open your new Pinnacle Visa today! Apply by phone (952) 930-0700, online at www.sharepointcu.com, or visit any branch location.

** APR = Annual Percentage Rate. Sample only, actual cash back rebate is based on account balance and is in the form of a statement credit. See back panel for additional disclosures.*

SHAREPOINT VISA® GIFT CARDS

Gift Giving MADE EASY

You choose the amount,* they choose where to spend it. Visa® Gift Cards are good at millions of places around the world.

Now available at all SharePoint branch locations!

** Available in denominations from $10 - $500. A $2.95 service fee will be charged at time of purchase. A Monthly Inactivity Fee of $2.50 will be charged after twelve (12) consecutive months of inactivity. The fee will not be charged once the balance of the Card reaches $0. A lost, stolen, or damaged Card Replacement fee of $10.00 will be imposed for the replacement of the Card and will be deducted from the remaining balance.*

Value Proposition- Pinnacle Visa

Compare SharePoint's Pinnacle Visa to other cash back credit cards

Credit Card	Avg. Purchase APR	Annual Fee	Penalty APR	% Cash Back	Balance Transfer Fee
SharePoint Pinnacle Visa	**8.9% APR* Fixed Rate**	**None**	**None**	**1.00%**	**$0**
Chase Freedom Visa	13.99% - 22.99% APR Variable Rate	None	29.99%**	1.00%^	Either $5 or 3% of the amount of each transfer, whichever is greater.†
Discover Discover It Credit Card	10.99% - 22.99% APR Variable Rate	None	None	5.00%^	3% of the amount of each transfer.
Wells Fargo Cash Back℠ Card	12.15% - 25.99% APR Variable Rate	None	None	1.00%^	Either $5 or 3% of the amount of each transfer, whichever is greater.†
USBank FlexPerks® Cash Rewards Visa	13.99% - 23.99% APR Variable Rate	None	None	1.00%	Either $5 or 3% of the amount of each transfer, whichever is greater.†

**APR = Annual Percentage Rate. Rates and features based on comparisons from September 2013 and subject to change. Information validated through the Credit Card/Financial Institutions' websites. **The Penalty APR would be applicable if you: failed to make any Minimum Payment by the date and time due (late payment); exceeded your credit line; made a payment that is returned unpaid; if APRs are increased for any of these reasons, the Penalty APR will apply indefinitely. ^Other reward levels available and require specific category and other restrictions in order to receive the cash back incentive. †Other terms and restrictions may apply.*

7.80% APR* Fall Loan Special

SharePoint has your solution!

Inefficient furnace, outdated appliances, major car repairs, or planning a vacation for the holidays? Be ready this season by taking advantage of SharePoint's Fall Loan special to repair, replace, or finance larger purchases. SharePoint's Fall Loan will help you easily get the extra money you need to make larger purchases while offering affordable and convenient payment options.

SharePoint's Fall Loan features:

- Fixed rates: as low as 7.80% APR
- Convenient terms: up to 24 months
- Easy application process

Easily finance your larger purchases this season with SharePoint's Fall Loan special by applying: by phone (952) 930-0700, online at www.sharepointcu.com, or at any SharePoint branch location.

Repair, Replace, or Finance

Simply pick the term and amount that fit your project.

Amount	Months	Payment
$2,500	12	$217.24
$2,500	24	$112.84
$5,000	12	$434.48
$5,000	24	$225.68

**APR= Annual Percentage Rate. Your rate may vary from above rate and is based on credit history. Subject to credit approval and may require income verification. Fall Loan special maximum amount up to $5,000. Fall Loan special ends December 31, 2013.*

3.99% APR*

Commercial Real Estate Loans

Low interest rates and affordable real estate prices make now a great time to purchase a property. SharePoint's Commercial Real Estate loans are a smart way to grow and invest in your business.

Move into your new property and give your business more opportunities to grow!

- As low as 3.99% APR*
- 5-,7-, and 10-year terms
- 25-year amortization

Contact Ed Jambor, our Business Banker, about Commercial Real Estate loan financing and other solutions to grow your business today!

(952) 746-8958 • ed.jambor@sharepointcu.com

**APR= Annual Percentage Rate. Your rate may vary and will be determined by your credit history. Offer requires automatic loan payments from a SharePoint Checking account. Offer subject to credit approval and may require income verification. Loans up to $1,000,000; talk to a Representative regarding larger loan amounts. Offer is not intended for refinancing of existing SharePoint loans. Additional loan rates and terms are available. Rates and terms are subject to change. Cannot be combined with any other offer. Offer ends 11/30/2013.*

Meet Micah – Financial Service Representative

Micah has 11 years in the financial service industry. She joined the SharePoint family at the end of May. She prides herself on the level of service she provides to members.

"I love people and most of all I love happy people!"

A few of Micah's favorites-
Season: winter
(Even after living in MN for 7 years!)

Quote: Try again tomorrow!
(Remember tomorrow is another chance to try again).

Andover • Burnsville • St. Louis Park

80th Anniversary & Member Appreciation

Thursday, October 17 - Saturday, October 19

Please join us to celebrate SharePoint's 80th Anniversary during our Member Appreciation Days. Visit our branch locations to celebrate **you**, our member. Stop by, meet with staff, enjoy some treats, and pick your pumpkin.**

While you are enjoying a treat, take advantage of these special events:

Enter Drawings for Great Prizes:
During Member Appreciation Days come in and be entered into a drawing for:

- **80,000 CURewards® points giveaway** - new and existing SharePoint Visa Cardholders
- **$80/day giveaway at each branch location** - new and existing SharePoint members
- **GPS giveaway at each branch location** - let a SharePoint Representative show how much we could save you by refinancing your loans to SharePoint and be entered to win a free GPS!

Win one of (5) $80 Prizes for sharing your SharePoint testimonial on "What SharePoint Means to You!" Write down your SharePoint testimonial and be entered into a drawing for a chance to win $80.

Visit **www.sharepointcu.com** for more information on this exciting event!

** Giveaway Rules: No purchase necessary to win. Void where prohibited by law. No cash value. Contest starts 10/17/13 and ends 10/19/13. Winners will be chosen on 10/21/13. Winners will be chosen at random and notified by email. Winners are responsible for picking up their prizes from their designated branch and are responsible for any related taxes or restrictions, according to MN laws. SharePoint uses LoanSaver to show potential loan savings. Any information you submit will remain confidential and will not be disclosed to anyone other than a SharePoint employee. LoanSaver is a no-cost, no-obligation service. Loan Saver is not a pre-approval and all loans are subject to credit approval. Not intended for the refinancing of existing SharePoint loans. ** Limit one pumpkin per member while supplies last.*

Register To Win October 17-19!

In celebration of SharePoint's 80th Anniversary and Member Appreciation Days, Liberty Mutual Insurance is offering a free drawing for SharePoint members.

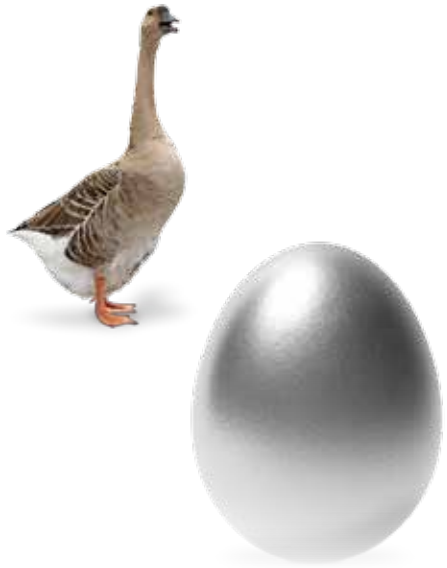
Register at any SharePoint branch between Thursday, October 17, and Saturday, October 19.

Register to win:
Grand Prize: Kindle Fire
2nd Prize: $100 Gas Card
3rd Prize: $50 Target Gift Card

Drawing Rules: No purchase necessary to win. Void where prohibited by law. No cash value. Winners will be chosen at random on 10/21/13. Winners will be responsible for any related taxes or restrictions according to MN laws.

Liberty Mutual. INSURANCE

Investments Not Generating The Income They Used To?



In this low interest rate environment, it sure feels like your retirement income isn't what it used to be.

If your investments are not generating the income they once did, maybe it's time you talked to someone in our investment center. If your financial goals include polishing your investment portfolio for ongoing income, speak to one of our advisors.

Start rebuilding your retirement income for a brighter future.

Call our Financial Advisors with CU Companies/CU Preferred Investments to set up a time to meet with him at SharePoint!

Dave Edelman - St. Louis Park Branch
Phone: (651) 765-6787
Email: dedelman@cufinancialservices.com

Dave Murdock - Burnsville
Phone: (651) 765-6778
Email: dmurdock@cufinancialservices.com

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SHARE POINT
CREDIT UNION

Administrative Office
750 2nd Street NE, Suite 200
Hopkins, MN 55343

SAVE WITH Sprint

SharePoint partnered with Sprint to bring you wireless savings through the Sprint Credit Union Member Discount Plan.

SharePoint members can save via:
- Discounted individual and business service plans
- Waived activation fee on new activations
- Waived upgrade fee

For more information on how to take advantage of this partnership, please visit SharePoint News at **www.sharepointcu.com or www.SprintSave4Cu.com**

IMPORTANT Notifications

Notable Dates:

Closed Columbus Day
Monday, October 14

80th Anniversary/ Member Appreciation
Thursday, October 17 - Saturday, October 19

Closed Veterans' Day
Monday, November 11

Closed Thanksgiving Day
Thursday, November 28

Closed Christmas Day
Wednesday, December 25

Check Out Our Rates!

SAVINGS	
Share Savings $5.00 and above	.10% APY^
IRA Savings	.40% APY
Business Savings	.10% APY
Money Market	
Up to $4,999.99	.10% APY
$5,000 - $9,999.99	.15% APY
$10,000 - $24,999.99	.20% APY
$25,000 - $49,999.99	.20% APY
$50,000.00 and over	.25% APY
Premier Rate Checking	5.00% APY^^ 1.00% APY^^
Choice Plus Checking	.10% APY^^
Business Checking	.10% APY^^
Certificates of Deposit (CDs)	
6 - 60 Months	.30% - 1.25% APY

^APY = Annual Percentage Yield. Minimum amount required to open a Certificate of Deposit is $500. Early Withdrawal Penalty: 1 year or less will equal 90 days of interest on the amount withdrawn subject to penalty, and over 1 year will equal 180 days of interest on the amount withdrawn subject to penalty. Money Market account dividends are calculated on the average daily balance and paid monthly. Rates subject to change without notice. Rates effective 10/1/13 and subject to change. ^^New checking accounts only. Rates declared monthly. Rate will adjust to competitive market rate after first year. Existing members with checking will get the competitive market rate, which is currently 1.00% APY. Interest paid on balances up to $2,500. Premier Checking requires 10 POS (Point of Sale) transactions per month, or a $5.95 monthly fee will be charged. Choice Plus Checking requires an average monthly balance of $200 or Direct Deposit, or a $3.95 monthly fee will be charged.

LOANS	
Fall Loan Special	7.80% APR*
Home Equity Loan (80% LTV)	3.99% APR*
Home Equity Line of Credit (80% LTV)	3.25% APR
Freedom Mortgage	2.99% APR
Vehicle Loans	1.99% APR
Recreational Loans	4.74% APR
Platinum Visa® Credit Card**	8.90% APR
Pinnacle Visa Credit Card**	8.90% APR
Classic Visa Credit Card**	12.90% APR

**APR = Annual Percentage Rate. Subject to credit approval and may require income verification. Your rate may vary from the above rates and will be determined by your credit history. Your vehicle loan pre-approval rate will be locked in for 90 days; if a lower rate is offered during that period, you will be offered the lowest rate available as determined by your credit history. Must have an active SharePoint Checking or Visa® Credit card to receive 1.99% Auto Loan. 1.99 ends 11/30/13. To receive 4.74% on the Recreational loan, must have automatic payment from an active SharePoint Checking account. Home Equity Line of Credit (HELOC) has a variable rate indexed to the Prime rate. HELOC APR will never exceed 21.75%, and will never exceed the highest allowable rate for this type of agreement, as determined by applicable state or federal law. SharePoint will pay for all closing costs, excluding the costs associated with mortgage registration tax and appraisal. Average mortgage registration tax is between $10 - $500. The average appraisal cost is between $150 - $400, but actual costs may vary by appraisal company and will be the responsibility of the member. Property Insurance is required for Home Loans. Home loans may only be written for homes in MN and WI. Loan rates apply to new loans and are not intended for refinancing of existing SharePoint loans. Home Equity loans that are paid off within the first year will be charged an early payoff penalty. No payoff penalty for Freedom Mortgage. 2.99% Freedom Mortgage rate is for terms up to 8 years; rate is higher for 9-12 year terms, and SharePoint must be in first lien position. $899 flat fee applies to loans $100,000 and under; $1,199 flat fee applies to loans over $100,000. At 2.99% for 8 years with a $70,000 balance, the payment is $820.75 P & I. Rates and terms are effective 10/1/13 and subject to change.*
***Visa Cash Advance Fee: 1% of the transaction amount for Pinnacle and Platinum Visa and 2% for Classic Visa. Late Payment Fee: up to $25. Returned Payment Fee: $20. Copy of Charge Slip: $2.*

FEDERALLY INSURED BY NCUA