



TAKE

Fourth Quarter 2011

Five

the OnePlace to go

2 Convenient Locations

101 Lakin Blvd., Wood River  
2813 N. Center St., Maryville

618.254.0605 • www.shellcu.org

Wednesday Mornings are Changing

Do you prefer to come into the lobby, or is the drive-up more convenient for you? Either way, we understand your busy lifestyle, and we will be opening earlier to serve you. Starting Wednesday, October 5th both locations will begin opening at 8:00a.m. instead of 10:00a.m. This change should allow you more time doing the things you enjoy and less time running errands.

We also offer several convenient services that will allow you to get more accomplished in less time. Sign-up today for mobile banking, text message banking, home banking and e-statements.

Holiday Schedule

Our office will be closed in observance of the following holidays:

**Columbus Day**  
Monday, October 10th

**Veteran's Day**  
Friday, November 11th

**Thanksgiving Day**  
Thursday, November 24th

**Christmas Eve**  
Saturday, December 24th

**Christmas Day**  
Monday, December 26th

Join us on October 24th, as we celebrate the 5th Anniversary of the Wood River location.

International Credit Union Day, October 20th

Over the course of 84 years, the celebration of International Credit Union (ICU) Day® has evolved from the first official credit union holiday established by the Credit Union League of Massachu-



sets in 1927 into the internationally recognized observance it is today. ICU Day celebrates the common roots of 186 million credit union members in 97 countries. As we

observe past achievements and look forward to the accomplishment to come, we invite you to join us in celebrating ICU Day on October 20, 2011.



### Holiday Fun at the Credit Union!

This Halloween, bring your children to the Credit Union before you go trick-or-treating. Our offices will be supplying all little ghosts and goblins treats on Friday, October 28th and on Saturday, October 29th.



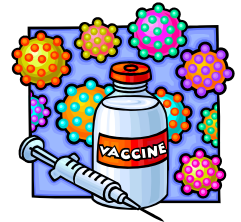
Santa Claus will be at the Wood River location on December 23rd from 2:30-4:30p.m. Children can have their pictures taken with Santa for only \$1.00 each.



*View our Great Loan Rates at [www.shellcu.org](http://www.shellcu.org)*

## Flu and Pneumonia Vaccines will soon be Available

The Credit Union will be offering flu and pneumonia shots again this year through the Visiting Nurses Association. The shots will be available to members from 2:00-3:00 p.m. on Wednesday, October 19th at our Wood River office. The cost is \$25.00 for the flu shot and \$49.00 for the pneumonia shot.



### The Right Income Plan for Your Retirement

For many Americans, their retirement plan is primarily focused on saving and growing as much income as possible by the time they retire. Ask them about their plans once they retire and you will hear dreams of travel, family, or their “next” career. However, you seldom hear about their retirement income plan.

It is important to build a retirement income plan that will allow you to turn your many years of savings into a reliable and sustainable paycheck throughout your retirement.

There are several factors to consider when building your retirement income plan:

#### Choose the Right Age to Start Taking Your Social Security Income

It is important to ensure that you are maximizing your Social Security benefit by choosing the right age to start your benefits based on your employment, health, and income needs.

#### Diversify Your Taxes

The three most common tax treatments are; taxable, tax deferred and tax free accounts. Since tax laws and rates are likely to

change during retirement, it can be prudent to establish multiple retirement income sources with varied tax treatments.

#### Determine a Realistic Withdrawal Rate

One of the key questions that you need to ask yourself is “How much can I take from my retirement accounts?” As a general rule, you can withdraw 3% to 5% every year without undue concerns about running out of money.\*

#### Take Advantage of New Resources

As millions of baby boomers begin to enter retirement, there are more resources than ever before to help you build your retirement income plan. To better understand and evaluate these resources, contact your Financial Advisor. Together, you can develop a retirement income strategy that can support all of your retirement goals and dreams.

*\*Source: Bureau of Labor Statistics by the U.S. Census Bureau, 2008 Consumer Expenditure Survey. Based on a 30-year retirement.*

*Dale Alcorn is a Financial Advisor with MEMBERS Financial*

*Services located at Shell Community Federal Credit Union. Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.*



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