

Students and Parents ... Ready for Back-to-School?



Whether you're a student or have a student in elementary school, middle school, or high school, we've got the tools you need to get ready for the school year and beyond. We offer a great student package with products and services for all ages! Here are the accounts and services to consider to keep on track with student financial education and growing financial needs.

Elementary/Middle School Students - Open a Regular Savings Account to start good savings habits

early. Think about ways to increase it, such as providing additional household chores, and in no time you'll be able to open a \$250 minimum Student Certificate Account. Lastly, check out the 5-Spot Clubhouse and AJ's Mall at LandmarkCU.com!

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Local company shares their Landmark experience



Mike Moore is one of many satisfied business owners who are happy they made the switch to Landmark, and feel as if their business is indeed "worth more here!"

Moore Construction Services is a commercial construction management business in Menomonee Falls. They have enjoyed a business services relationship with Landmark since early 2010.

"We are very pleased with our relationship with Landmark. They really took the time to understand our business, our growth plans and our financing needs," said Mike Moore, President. "The higher checking fees and bank officer turnover we encountered prior to the move to Landmark was both frustrating and stalling the growth of our business. Landmark's Business Lending team of professionals clearly made things happen quickly," he added.

If you would like information on Landmark's business deposit or loan services, please visit any branch office or call (262) 796-4500 today!

Home Equity Line-of-Credit

Lock-in

2.75%
APR* 'til July 1, 2012!

Thereafter as low as

4%
APR

No Annual Fee • No Closing Costs • Limited Time Offer

*Closing costs of \$90 to \$350 are waived for all owner-occupied Home Equity Line-of-Credit Loans with a line of \$10,000 or more. Excludes Landmark refinances. 2.75% APR available on owner-occupied homes with loans up to 80% Loan-to-Value and credit scores of 680+. Other rates and terms are available for non-owner-occupied homes or lower credit scores. Rate locked 'til 7-1-12, then set at Prime (recently 3.25%) or 4% APR, whichever is higher. Rate may vary. Interest-only payments are available for the first 10 years, then the payment would be \$1.75 per \$100 of the loan balance. Maximum rate 20%. Minimum credit line is \$5,000. Early termination fee applies. Homeowners insurance required.

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High School/College Students - A Landmark checking account is available as early as age 16 with a parent/guardian signature. Then, consider applying for convenience services such as a Check Card and Online Banking with Bill Pay. These are great for reinforcing the importance of wise money management and a means to access funds and pay expenses when going off to college.

We also recommend a parent/guardian co-signing for a small Landmark loan or low-limit Student VISA Rewards* Credit Card to begin establishing credit while under guidance. A good credit history can help young adults qualify for lower interest rates on loans and may even reflect on the ability to rent an apartment or compete for a job.

Lastly, be sure to check out our great online resources such as C-Note University, Money Mix and Guides to Independence at LandmarkCU.com!

Visit us today for more information!

P.S. Parents - remember to reach for your Landmark credit or check card when purchasing school supplies!

Landmark Investment Center Spotlight

Please congratulate Bill Gomilla, of Landmark Investment Center, for becoming a CFP®. What is a CERTIFIED FINANCIAL PLANNER™ professional? Many of you are familiar with the prestigious CPA® designation for accountants. Both designations are considered the “gold standard” for their respective industries, thus distinguishing themselves among their peers and to the public.



Members seeking financial planning help want to trust that the professionals offering advice have met high standards in regards to knowledge, experience, education and ethical integrity. Certificants also agree to meet ongoing continuing education and ethics requirements to stay proficient in a constantly evolving financial world.

A CFP® has successfully completed coursework covering nearly 100 integrated financial planning topics and has passed the rigorous CFP® board exam which consists of 285 questions over 10 hours. The exam covers the following areas: estate planning, retirement planning and employee benefits, tax planning and management, investment planning, risk management and the financial planning process.

Bill currently serves our Germantown, Grafton, Midtown, Wauwatosa and West Bend branches. Please contact him at **(262) 796-4500, ext. 3502** if you would like him to review your financial situation!

Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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Landmark Credit Union and Landmark Investment Center are not registered brokers/dealers and are not affiliated with LPL Financial

Landmark Investment Center located at



At LandmarkCU.com

- New 7 Year ARM Home Loan
- Home Buying Seminars
- Warrens Cranberry Festival Trip

Look for a new website design coming later this month!



On June 20, 2011, Representative Mike Kuglitsch, pictured above center with Jay Magulski and Ron Kase, visited our New Berlin office to learn more about Landmark and credit unions in general. He has 17,214 credit union members in Wisconsin's 84th Assembly District, of which 9,311 or 54% are Landmark Credit Union members. Thank you, Representative Kuglitsch, for your time.



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