



# member update

Summer 2009

## We have money to loan!

While other financial institutions are making loans harder and harder to obtain, loans at United Federal Credit Union are still easy and affordable. Plus, with our Convenience Loan program you can be approved for your loan in a matter of minutes!

### Auto Loans

Because of the current economic conditions, you can find some great deals on new and used automobiles. Plus, unlike many other financial institutions, United Federal Credit Union hasn't changed our lending practices.

Plus, we make applying for a loan as convenient as possible.

Apply online, over the phone or in many cases at the dealership!

### Recreational Vehicles

Interested in taking advantage of the summer months by buying a boat, motorcycle or RV? With our wide range of great loan options it's as affordable as ever. Great rates, terms up to 12 years, and up to 110% financing!

### Student Loans

With the high cost of tuition it's important as ever to have dependable financing. Call us at 866-289-5739 to ask about United's great student loan programs.

## Are you a member of our Convenience Loan Program?

Car shopping in the past usually involved picking out your car, then visiting your financial institution to apply for your loan and wait for approval. With United Federal Credit Union that process is a thing of the past.

Our **Convenience Loan Program** provides you with a simple, more convenient way to get the money you need - when you need it. Just sign up for the Convenience Loan Program and the next time you need a loan, all you'll need to do is call in the request - that's it. There's no need to come into the branch to sign paperwork - we'll put the funds into your account or send you a check if needed\*.

Simply put - less paperwork, less time, more convenience for you! Sign up today!

\*Restrictions may apply.

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we'll get you there.



## United Federal Credit Union Scholarship winners

### Business Services

Whether you're starting a new business or just want to make your business more successful, our full range of business services can get you where you need to go.

#### Business Checking

We have many options to fit your individual business needs. Ask us about our Free Business Checking, Regular Business Checking or United's Business Growth Account.

#### Business Term Loans

Grow your business! We offer term loans for a wide range of purposes, including vehicles, remodeling, expansion and much more!

#### Business Line of Credit

A revolving line of credit is available whenever you may need it.

#### Commercial Mortgages

Whether you are acquiring a business or expanding your existing business, look to us for your commercial real estate needs. We offer competitive rates and terms to meet your business needs.

Congratulations to the following 2009 scholarship winners!

**Jayme Marie O'Bryant** won our \$3000 scholarship. Jayme is from Buchanan, Michigan. Cheryl Layman, our Buchanan Branch Manager, presented Jayme her scholarship at her school's awards ceremony.

**Kirsten Kortebein** won a \$1000 scholarship. Kirsten is from Saint Joseph, Michigan. Gary Easterling, our President and CEO, presented Kirsten her scholarship at her school's awards assembly.

**Alexa Kroonblawd** also won a \$1000 scholarship. Alexa is from Saint Joseph, Michigan. Gary Easterling presented Alexa her scholarship at her school's awards assembly.

The purpose of the United Federal Credit Union Scholarship program is to provide a means to recognize academic excellence and community support provided by our young members. Recognizing that these individuals hold the keys to our future, the leadership of the credit union has established this scholarship program to demonstrate their belief in the potential that is inherent in our young people.

We believe that just as we honor the legacy of our past, we have a responsibility to invest in our future.

The primary focus of the United Federal Credit Union scholarship is on service to community. All of our applicants were scored on their academic achievement, their community involvement, extra-curricular activities, and an essay on the credit union philosophy of "people helping people".



Watch this Fall for details about our 2010 Scholarship Program by visiting our website at [www.unitedfcu.com](http://www.unitedfcu.com), or your local branch office.



**United**  
FEDERAL CREDIT UNION

website updates



HOW WE'RE DOING >

AS OF MAY 31.09

ASSETS	TOTAL LOANS	TOTAL DEPOSITS
\$937,239,030	\$761,458,090	\$715,734,580
TOTAL MEMBERSHIP	77,327	
NEW MEMBERS Y.T.D.	1,096	

## Online account opening is here!

United Federal Credit Union is now offering **United.Online**, our new account opening system. Potential members may now visit our website at [www.unitedfcu.com](http://www.unitedfcu.com) and click on our "Become A Member" link. Our easy online system only takes minutes to qualify and set up your account.

Not only can you become a member online, but you can also choose to open any number of our great products while you're at it. Checking accounts, money markets, share certificates and more!

Once signed up, members can continue enjoying our convenient online services by using our free online banking, bill pay, e-statements and more!

## Did you know?

There are many reason why United Federal Credit Union Visa Cards beat the competition. If you're not using one of our cards you may be missing out on:

- No balance transfer fees
- No annual fees
- No cash advance fees
- Rates as low as 9.99%<sup>APR\*</sup>
- Earn points on every purchase!



Use them for free airline tickets, lodging, car rentals, gift cards and much more!

If you're not using a United Federal Credit Union Visa card, give us a call today!

\*APR = Annual Percentage Rate. Visa Gold cards earn 1 point for every \$2; Visa Platinum cards earn 1 point for every \$1; Debit cards earn 1 point for every \$2 (signature-based transactions only) on our Convenience and Platinum Plus checking.

## Reaching out to Gen Y



This Spring we launched our much-anticipated "Matter" initiative, aimed at connecting and learning from our younger members. Our campaign started with visits to three college campuses: Lake Michigan College, the University of Arkansas at Fort Smith and the Marion Tech/OSU-Marion campus in Ohio.

During these campus visits students had the opportunity to record "rants" in our private video booth. Answering questions about their banking experiences, these rants allow us to gain valuable insight into how the younger generation feels about financial services. These rants

can be viewed by visiting [www.theantibank.com](http://www.theantibank.com). Visitors also have the ability to comment on the rants. Students also had the opportunity to design their own t-shirts and enter drawings for valuable gift cards.

The campus events are a part of a larger initiative designed to meet the unique needs of Generation Y. For more information, visit [www.TheAntiBank.com](http://www.TheAntiBank.com).





# United

FEDERAL CREDIT UNION

2807 S. State Street  
St. Joseph, MI 49085

**Member Service Center**

269-982-1400  
888-982-1400 (toll-free)  
Weekdays 8 a.m. - 8 p.m. est  
Saturday 9 a.m. - 1 p.m. est

**fax:** 269-982-1420

**web:**  
www.unitedfcu.com

**email:**  
united@unitedfcu.com



United Investment Planning

## Consumer Sense

### Costly Foe

Procrastination is no big deal when it comes to household chores. However when it comes to your financial future it has the potential to be very costly. People often put off preparing for their financial future because of the fear of making bad decisions. Choosing a suitable investment is a difficult task requiring education, time and experience.

### Conquering the Fear

One way to minimize fear is to seek out the assistance of a financial professional. **United Investment Planning** can help you focus on your overall financial objectives and consider the best options.

### Time Management

We schedule time for oil changes and dentist appointments, so why not set aside time to review your portfolio? This is a great opportunity to measure the progress toward your financial goals.

### Start Now

The key is getting started now and keep adding money over time. The longer you wait the more difficulty you'll have reaching goals.

### Asset Allocation

We have all heard the term but what exactly is it? Asset allocation helps to reduce the risk of market

fluctuations because as some assets' value may go down, others may go up and offset losses.

Asset allocation may seem a bit confusing at first but it really isn't. No one mix of assets is right for everyone. Be sure to work with a financial professional to choose the appropriate mix of investments for your goals and investment needs.

### Give us a call

Feel free to give one of our experienced financial advisors a call at **(888) 982-1400**. We look forward to helping you reach your financial goals!

Investment services offered through CUSO Financial Services, L.P. (CFS), an independent broker/dealer. Investments are not NCUA/NCUSIF insured or credit union guaranteed and may lose value. Investment Advisors are registered through CFS (member FINRA/SIPC).

Corporate Offices:  
2807 South State Street  
St. Joseph, MI 49085

Michigan: Benton Harbor, Berrien Springs, Buchanan, Holland, Niles, Stevensville, St. Joseph  
Arkansas: Fort Smith, Van Buren North Carolina: Fletcher, Statesville  
Ohio: Marion