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**UNITED FEDERAL CREDIT UNION
EXTENSIVE RENOVATION UNDERWAY IN NILES**

ST. JOSEPH, MI (January 24, 2008) - United Federal Credit Union's extensive renovation at its Niles (MI) branch, located at the corner of Sycamore and Front Streets is in process. Plans for the project include relocating the primary lobby entrance to the west side of the building facing Front Street. Currently the main entrance opens to Second Street. There also will be an expansion of the current two lane drive-thru to four lanes, allowing for faster and more convenient service.

Internally the branch will feature new internet stations, an activity area with video education and a self-serve coin counter in the lobby area. A Community Room with a separate entrance will be featured for member educational sessions, seminars and community activities.

"United is proud to be a part of the Niles community, and we are committed to continuing the tradition of providing quality financial services for the people here," said Gary Easterling, President and CEO of United Federal Credit Union. "This renovation project is designed to keep pace with the many exciting and progressive projects that the Niles leadership has planned for its citizens. Our hope is that this project will contribute to the city in a way that adds value for everyone."

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The branch will remain open for business throughout construction. Projected completion of this project is late spring 2008.

United Federal Credit Union has served its members since 1949 by helping them to build a sound financial future. Presently UFCU consists of 76,000 member/owners worldwide, and manages assets in excess of \$741,000,000. Its corporate offices and main branch are located in St. Joseph, Michigan with additional Michigan branches located in Buchanan, Holland, Niles, Berrien Springs, Stevensville and Benton Harbor. In addition to our Marion location, branches are located in Ft. Smith AR, Van Buren AR, Gwinner, ND, and Statesville NC, and Fletcher, NC. For more information about United Federal Credit Union, please call toll-free at 1-888-982-1400, or visit the credit union's web site at www.unitedfcu.com.

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