



WWW.UNITEDCUONLINE.COM

Money Talks...

WINTER 2009

HAPPY NEW YEAR!

*ALL OF US AT UNITED CREDIT UNION WISH YOU AND YOUR FAMILIES
A HAPPY, PROSPEROUS NEW YEAR!*

United Credit Union- Safe and Sound

Despite all the national headlines about bank bailouts, and confusion about America's current financial crisis, United Credit Union is safe and sound. We have never engaged in subprime lending or risky investing that are at the core of the financial troubles. We continue to make responsible loans to members, which represent the core of our financial strength.

After all, we are a member-owned financial cooperative and we have been making loans to members for more than 25 years. At United Credit Union, we pride ourselves on providing exceptional value to our members every day. As a credit union, we've continued to grow and prosper all the while returning our profits to members through competitive loan and savings rates.

With the passage of the Emergency Economic Stabilization Act of 2008, members now have deposit insurance up to \$250,000 through the National Credit Union Share Insurance Fund (NCUSIF), which carries the full faith and guarantee of the United States Government. You may contact the NCUA Consumer Assistance Center toll-free at 1.800.755.1030 for questions you may have or visit their official website for information: www.ncua.gov.

While economic challenges may face our state and nation, we will continue to do what we have always done--to serve our members to the best of our ability.

Transfer your Credit Card Balances and Save!

You can save when you transfer credit card or department store card balances to your United CU Visa. For a limited time, transfer your balances to your United CU Visa and save with the 8.9% APR balance transfer interest rate for 12 months.

There's no annual fee and transferring other credit card balances is easy. It only takes a few minutes to start saving. Don't have a United CU Visa? Contact the credit union to apply—it's fast and easy!

Plan To Attend the Annual Meeting



Circle March 20, 2009 on your calendar and plan to attend your Credit Union's Annual Business meeting.

Please join us at Mullets Dining, LLC, 72280 CR 100, Nappanee, Indiana for dinner and the business meeting.

We look forward to seeing you there!

Contact the credit office at (574)-372-2521 or (800)-669-1537 for more information.

Did You Know?

- Do you want to receive your Income Tax Refund faster? Request direct deposit when you file your tax return. Your refund is deposited faster than a refund check is mailed and received in your mailbox. And you'll also save time since you don't have to drive to our office to deposit the tax refund check. When you fill out your tax forms, just fill in the routing and transit number and your account number where the form asks you about direct deposit. If you need any help with the right numbers to use, just call us at (574) 372-2521 or (800) 669-1537.
- You can save time and money when you pay your bills online with EZ Bill Pay! Just login to EZ Bill Pay and with just a few keystrokes your bills are entered and ready to pay. No more Post Office trips in the cold weather--you can pay your bills anywhere you have Internet access! EZ Bill Pay is easy to use, secure and convenient. Check out the Demo of the bill payment features on our website www.unitedcuonline.com and see for yourself just how hassle-free paying your bills online can be.
- Joint member accounts at the credit union allow deposits and withdrawals by any account signer. A Payable on Death (or POD) means any account balances shall pass, on the death of the owner of the funds, to a named beneficiary. If you have recent changes in your life, such as marriage or divorce or a death in your family, you may want to consider updating your account information.

Tax Information

United Credit Union will send you a 1099 form showing the dividends you earned on your account IF you earned more than \$10.00 during 2008. The 1099 form will be mailed by January 31, 2009.

Has Your Address Changed?



Please check your address on the enclosed statement and let us know if it has changed. We want you to always have timely information about your accounts; but misdirected mail is often delayed. If you have moved, changed your address or telephone number, please contact our office with the updated information and keep those statements coming to you on time!



MAIN OFFICE

122 E. Center St, Suite A
Warsaw, Indiana 46580

OFFICE HOURS

Monday-Friday 8:30 am to 5:00 pm
Saturday Closed

DRIVE-UP FACILITY

1911 Plaza Dr., Warsaw, Indiana

DRIVE UP HOURS:

Monday-Friday 9:00 AM to 5:00 PM
Saturday 9:00 AM to NOON

574-372-2521 Fax 574-269-5560
Toll-Free 1-800-669-1537

SYBIL: (Telephone Account Access)
Toll-Free 1-800-669-6912
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