



# Money Talks...

WINTER 2010



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

## Transfer your Credit Card Balances and Save!



Have you been surprised at the interest rate increases on your credit cards? Many banks and department store credit cards are raising the interest rates they charge when you carry a balance on your card. 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!

## United Credit Union- Safe and Sound

During these times of economic uncertainty, credit unions represent a financially solid safe harbor. United Credit Union is safe and sound. We have never engaged in subprime mortgage lending or risky investing that are at the core of many banks' 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](http://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.

## Plan To Attend the Annual Meeting

Circle April 09, 2010 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 DETAILS.

## Use Direct Deposit For Your Tax Refund



Do you want to receive your Income Tax Refund faster? Request direct deposit when you file your tax return. Your electronic 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.

## 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!

## 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 2009. The 1099 form will be mailed by January 31, 2010.

### Holiday Closings

MONDAY, JANUARY 18TH  
Martin Luther King Jr. Day

MONDAY, FEBRUARY 15TH  
Presidents Day

## Don't Be a Victim Of Text Message Fraud!



If you receive a text message, email or phone call that asks you to verify any personal information about your account by responding to a phone number or website please do not respond, it is more than likely a bogus contact. United

Credit Union does not send text messages or emails asking you to verify your account information.

If you believe your credit union account has been compromised because you responded to a spam message please contact us at (574) 372-2521 or (800) 669-1537.



### 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  
[www.unitedcuonline.com](http://www.unitedcuonline.com)

