

JANUARY

# UNITED SAVINGS FEDERAL CREDIT UNION

2004

## NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

### PRESIDENT'S MESSAGE



Lately it seems we're overwhelmed with information and requests for our financial business. We're all inundated with commercials and marketing materials saying they have the best deals – they're in our mail, on the television, radio and even online.

That's why it's important to get the word out about the advantages of United Savings membership! When you do you'll be inviting them to join a financial institution that takes care of members needs first. We've developed products and services that will not only enhance day-to-day financial needs but will also help you plan for the future. Share this with you family and co-workers – membership at United Savings is or them!

Here's a few reasons why:

- Low Rate Auto Loans
- Low Rate Home Equity Loans
- Fixed Rate MasterCard
- Convenience – With our TelephoneTeller and VisualTeller systems
- Friendly Staff Anxiously Waiting to Serve You!

Don't forget, the good news is that your family qualifies for membership because you are a member! They'll enjoy the same benefits as you do, and they'll thank you for giving them the opportunity to bank with your trusted credit union, United Savings Federal Credit Union. ▼

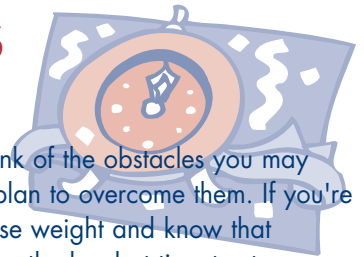
### NEW YEAR'S RESOLUTIONS

There's something about the New Year that brings out the child in all of us. That excitement of being on the threshold of something new, a fresh beginning, another chance to get it right. This is going to be the year. The year I give up smoking. The year I get myself organized. The year to put an end to all those bad habits, and start some new good ones. The year I'm going to get my finances in order.

It always starts out well, but by the middle of January, well, does it have to wear off?

It doesn't. Here are some ideas from your credit union that will make those resolutions last well into the year, so that when next December comes around, you'll feel a great sense of accomplishment knowing you set out to start something, and have actually completed it.

**FOCUS.** This is the key to success in every undertaking. There may be an itemized list of things you want to change (exercise more, eat nutritiously, pay off debts, spend more time with family, and start investing for retirement) but if you try for everything you'll end up with the same list next year. However, if you focus on the one aspect that is most important to you, even if it means forgetting, temporarily, about other resolutions you would have liked to consider, your chance for success in that one area is much higher than if you attempted to take on more.



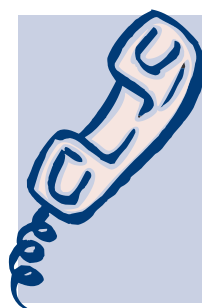
**PLAN.** Think of the obstacles you may face, and plan to overcome them. If you're trying to lose weight and know that evenings are the hardest time to stay away from your favorite ice cream, think of a replacement and stock up on it.

**DO WHAT IT TAKES.** Read up on what it is you're working on, purchase anything you may need, and speak to family members to get their support. By next year, you'll be on to another resolution, having followed through and put this one behind you. ▼

### ANNUAL MEETING

United Savings will hold our 68th Annual Meeting on Saturday, February 28, 2004 from 10:00 am to 12 noon, at the Boys and Girls Club of Pittsburg, 1001 Stoneman Avenue, Pittsburg. Be sure to join us for a continental breakfast and find out what great things will be coming in 2004. And of course we'll have a drawing for door prizes.

Interested in helping to mold the future of United Savings? We currently have positions open for election to the Board of Directors. If you are interested in volunteering, contact our Nominating Committee through the credit union at least one week prior to the Annual Meeting. ▼



### IMPORTANT USFCU NUMBERS

TELEPHONE NUMBER	(925) 778-7283
FAX NUMBER	(925) 778-8174
TELEPHONE TELLER	(925) 778-7377
VISUAL TELLER	(925) 778-7393
www.unisavfcu.org	info@unisavfcu.org

## CUDL UP WITH A NEW CAR

United Savings is happy to include Credit Union Direct Lending (CUDL) as one of our services. Through CUDL, you can go directly to an affiliated auto dealership and apply for your United Savings car loan when you purchase your new car.

You can save time by not having to apply for your loan first. While we still recommend you have your car loan pre-approved up front so you'll know what you can afford to spend, having the convenience of the CUDL program makes car buying easier for you!

So the next time you go car shopping and are ready to buy, just look for the CUDL logo. Then tell the finance manager you're a United Savings member and want to finance with us. ▼

## USA PATRIOT ACT

The USA Patriot Act requires financial institutions, including credit unions, to take extra security precautions to help the government fight the funding of terrorism and money laundering activities. Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. These new procedures are designed to prevent crimes such as identity theft and account fraud that terrorist commit to finance their operations against the U.S. and its citizens.

When an account is opened or changed, you will be asked for your name, address, date of birth, and other information that will

allow us to identify you. We will also ask to see your driver's license or other identifying government issued documents. The definition of an account covers a broad range of regular financial transactions such as deposit, transactions, asset, or credit accounts or other extension of credit. The required verification may be inconvenient for some but a strong deterrent for terrorist and other criminals.

You can rest assured that we will only request the information required by the law and that we will use the information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements. ▼

## UNITED SAVINGS FEDERAL CREDIT UNION LOAN RATES AND TERMS

Effective October 1, 2003

Description	Maximum Financed	Loan Amount	Maximum Term in Months	Annual Percentage Rate
New Vehicle	100% Purchase Price	Up to \$10,000	48	4.95%
		\$10,001 to \$20,000	60	
		\$20,001 to \$30,000	72	
		Over \$30,001	84	
Used Vehicle	Up to 100% of Kelley Blue Book retail value	Up to \$5,000	36	5.45% New Money 6.45% USFCU Refinances
		\$5,001 to \$10,000	48	
		\$10,001 to \$25,000	60	
		\$25,001 or more	72	
New Motor Home (RV, Travel Trailer)	75% Purchase Price	Up to \$10,000	48	7.75%
		\$10,001 to \$20,000	60	
		\$20,001 to \$35,000	72	
		\$35,001 or more	84	
Used Motor Home (RV, Travel Trailer)	Up to 75% of Kelley Blue Book retail value	Up to \$10,000	48	9.25%
		\$10,001 to \$20,000	60	
		Over \$20,001	72	
New Boat	100% Purchase Price		60	9.00%
Used Boat	Up to 100% of appraised value		60	10.00%
New Motorcycle	Up to 100% of Kelley Blue Book retail value		60	7.95%
Used Motorcycle	Up to 100% of appraised value		60	8.95%
Share Secured	90% of shares balance	\$500 or more	60	4.00% above rate of share collateral
Personal Loan		\$5,000	36	11.95%
MasterCard Classic		\$500 to \$10,000	Revolving	11.90%
Share Secured MasterCard		\$500 or more	Revolving	8.90%
Home Equity Lines-of-Credit	80% of value minus First Mortgage	\$10,000 to \$100,000	180	5.000%

A rate discount of 0.25% will apply to the above interest rates with automatic loan payment. All rates and terms are subject to change without notice. Contact the credit union for current rates and terms.

## CREDIT UNION HOLIDAYS FOR 2004

**NEW YEARS DAY** JAN. 1  
**PRESIDENT'S DAY** FEB. 16  
**GOOD FRIDAY** APRIL 9  
**MEMORIAL DAY** MAY 31  
**INDEPENDENCE DAY** JULY 5  
**LABOR DAY** SEPT. 6  
**THANKSGIVING** NOV. 25 & 26  
**CHRISTMAS** DEC. 24 & 27  
**NEW YEARS (2005)** DEC. 31

Christmas  
Holiday  
THANKSGIVING