

JANUARY

# UNITED SAVINGS FEDERAL CREDIT UNION

2005

## NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

### PRESIDENT'S MESSAGE



MARK RYAN  
PRESIDENT & CEO

Your credit union staff and I wish all of you a happy and prosperous New Year! United Savings works hard to save you money, pay competitive rates on savings and

keep loan rates as low as possible. Our member service is second to none.

As a member of United Savings you are provided with the benefit of our knowledgeable and courteous staff. We are constantly developing solutions that will help meet your needs and lifestyle at low or no cost to you. And we've provided that safety and security you want from a financial institution.

With the benefits you've experienced, why not share the gift of United Savings membership with your family members or co-workers? For only \$6.00 they can enjoy what you enjoy today! As a United Savings member, your family members automatically become eligible for membership. And, if you joined because your employer is one of our Select Employment Groups qualified for credit union membership, then everyone at your company is eligible.

For more information on how to open a new membership at United Savings stop by our office or contact one of our member service representatives at 925-778-7283. You'll be glad you did and so will your family, friends, and co-workers. ▼

### ANNUAL MEETING

United Savings will hold our 69th Annual Meeting on Saturday, March 5, 2005 from 10:00 am to 12 noon, at the Pittsburg Elks Lodge, 51 Marina Blvd., #C, Pittsburg. Be sure to join us for a continental breakfast and find out what great things will be coming in 2005. And of course we'll have a drawing for door prizes.

Interested in helping to mold the future of United Savings? We currently have three positions open for election to the Board of

### 69TH ANNUAL

**Saturday**  
**March 5, 2005**  
**10:00 am to 12 noon**  
**Pittsburg Elks Lodge**  
**51 Marina Blvd., #C**  
**Pittsburg**

Directors. If you are interested in volunteering, contact our Nominating Committee through the credit union at least one week prior to the Annual Meeting. ▼

### www.unisavfcu.org

Have you visited our website lately? It's www.unisavfcu.org. From our site you can learn about all the products and services United Savings has to offer as well as learn what's new in Current Events, or compare our latest loan and savings rates. You can link over to MEMBERS Financial Services, our partner for insurance and investments products or be pre-qualified for a mortgage with the link to our mortgage partner CU Funding Group.

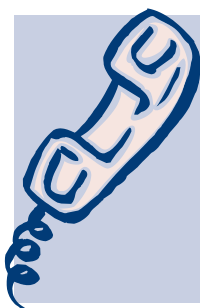
Review your balance and recent transaction history on your United Savings MasterCard with the MYCCINFO.com link. Looking for a new car? Check out the CUDL link for all the tools to

research a vehicle, locate a local dealer, and have dealers compete for your business.

We also have links to Kelley Blue Book for auto values, CarFax for vehicle history reports, The CO-OP Network for an ATM locator, Liberty and Deluxe check printers to reorder checks and a loan calculator on our Products page. Need a loan application? Download one from our Rates page.

Visit www.unisavfcu.org today and find all the exciting products and services we offer to make your life easier. ▼

[www.unisavfcu.org](http://www.unisavfcu.org)



### IMPORTANT USFCU NUMBERS

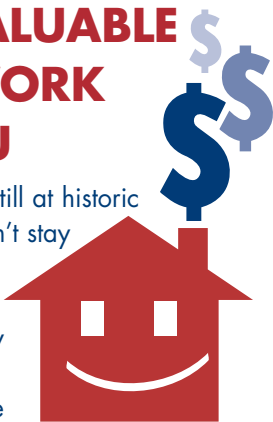
TELEPHONE NUMBER ..... (925) 778-7283  
FAX NUMBER ..... (925) 778-8174  
TELEPHONE TELLER ..... (925) 778-7377  
VISUAL TELLER ..... (925) 778-7393  
www.unisavfcu.org ..... info@unisavfcu.org

## MAKE YOUR MOST VALUABLE ASSET WORK FOR YOU

Interest rates are still at historic lows but they won't stay that way forever. Your home is your biggest asset. Why not let it work for you! Today, people are choosing loans that meet their short and long term objectives; Like lowering interest rates and payments, having more monthly cash flow, paying off mortgage loans sooner or planning for retirement.

If you are considering refinancing, talk to us. United Savings offers a variety of mortgage loans to choose from through our mortgage partner, CU Funding Group. Now may be a good time to consider something other than the traditional fixed-rate loans which ties you into the same rate and payment for 15 to 30 years. Traditional loans are fine if you plan on staying in your home long term and do not anticipate rates to change much. But why not look at an adjustable rate mortgage (ARM)? These loans generally offer the lowest interest rates and payments and give you the flexibility you need to achieve your financial goals.

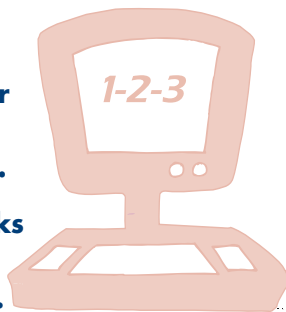
For more details, stop by the credit union or call CU Funding Group at: (800) 494-6087. ▼



## TAX SERVICE

Do your taxes the easy way! Visit our website and then click on the TurboTax® for the Web<sup>SM</sup> link. It's easy, accurate and complete. And, it uses industry standard technology to protect your data during transmission. TurboTax® for the Web<sup>SM</sup> is as easy as 1-2-3:

- 1. Guides you through your return step-by-step.**
- 2. Double-checks your return for accuracy.**
- 3. Files your return electronically.**



E-filing your taxes is the fastest, most accurate way to GO! Have your tax refund directly deposited into your United Savings account and receive your refund in as little as 7-12 days. TurboTax® for the Web<sup>SM</sup> is updated with the new tax law changes to help you get every deduction and tax savings you deserve.

Visit our Website today! We have the Tax Solution for you! For more information, contact a credit union representative or call Credit Union Tax Services at **1-800-613-4406**. ▼

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## HOLIDAY CLUB

Now with the holidays over wouldn't it be nice to not have to worry about the 2005 holiday expenses? United Savings can help with our Holiday Club account. Reduce the stress of the holiday season. Open a Holiday Club account and start savings now for the 2005 holiday expenses.

Monthly automatic deposits make it an easy way to save and next November your account balance can be automatically transferred into the United Savings account of your choice or mailed to you just in time for the holiday season. Open a Holiday Club account today and help make the 2005 holiday season happy and debt free! ▼



## IRA's

If you plan to retire someday, there's good news from United Savings. With the new IRA rules you can save more money in a United Savings traditional or Roth IRA. More of your retirement savings may be eligible to benefit from:

- Tax deferral, which gives your money the potential to grow faster than it would in a taxable account earning the same return.
- Tax deductions or pre-tax contributions, which save you money on your current year tax bill.
- Tax-free growth, which allows you to avoid paying tax on account earnings altogether. In addition, your money has the potential to grow faster than it would in a taxable account earning the same return.

Taxpayers who contribute to a traditional or Roth IRA may be eligible for tax credits on at least part of their contributions. Until 2006, a credit may be available for a portion of annual contributions. This tax credit is in addition to other tax benefits that otherwise apply to the contribution, such as a deduction or exclusion. Though the new IRA tax rules took effect in 2002, you can still set up or contribute to an IRA now and start building your nest egg. One of our employees would be happy to help you set up an account or answer your questions today. ▼

# Happy New Year!

## Credit Union Holidays for 2005

<b>President's Day</b>	February 21
<b>Good Friday</b>	March 25
<b>Memorial Day</b>	May 30
<b>Independence Day</b>	July 4
<b>Labor Day</b>	September 5
<b>Thanksgiving</b>	November 24 & 25
<b>Christmas</b>	December 23 & 26