

JANUARY

# UNITED SAVINGS FEDERAL CREDIT UNION

2006

## NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

### PRESIDENT'S MESSAGE



We are pleased to announce that our long awaited VISA Debit Card program has finally arrived! Our new VISA Debit Card

has all the features our current United Savings ATM card has plus much more. You can use the Debit Card anywhere VISA is accepted as well as at all ATM's with the CO-OP and STAR Networks and at point-of-purchase terminals. You can also make deposits at all CO-OP Network and Bank of The West ATM's.

Our new VISA Debit Cards give you the convenience of paying by check without actually having to fill one out! With the convenience and value of our VISA Debit Card, you will soon see how it perfectly meets the needs of your busy life.

You can use our VISA Debit Card at many store, retailer, and restaurant locations. All purchases are automatically deducted from your United Savings checking account and detailed on your monthly statement.

To be off and running with your own United Savings VISA Debit Card, just call our office and ask any Member Service Rep. about our new VISA Debit Card! ▼

**MARK RYAN PRESIDENT & CEO**

### UNITED SAVINGS HOME LOAN PROGRAMS...

Whether you're in the market for your first home, looking to save money by refinancing or want a Home Equity Line-of-Credit, United Savings provides personalized service and a variety of loan programs to fit your needs.

If you're looking to purchase a home or refinance, you can click on the CU Funding Group link from our website, [www.unisavfcu.org](http://www.unisavfcu.org), and you will be

directed to our mortgage partner, CU Funding or you can call them direct at (800) 494-6087.



If you'd like a Home Equity Line-of-Credit, stop by our office or give us a call at 925-778-7283 and our friendly, knowledgeable staff will assist you.

Apply today while rates are still low. We will go the distance to make sure you are getting the best loan for the lowest cost. We want you to make United Savings your home loan resource. ▼

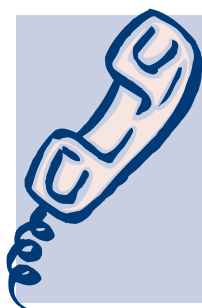
### 69TH ANNUAL MEETING

United Savings will hold our **69th Annual Meeting on Saturday, March 4, 2006** from 10:00 am to 12 noon, at the newly relocated Pittsburg Elks Lodge, 2120 Crestview Dr., Pittsburg (off Leland Road). Be sure to join us for a continental breakfast and find out what great things will be coming in 2006. 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 Directors. If you are interested in volunteering, contact our Nominating Committee through the credit union at least one week prior to the Annual Meeting. ▼



# Happy New Year!



### IMPORTANT USFCU NUMBERS

TELEPHONE NUMBER ..... (925) 778-7283  
FAX NUMBER ..... (925) 778-8174  
TELEPHONE TELLER ..... (925) 778-7377  
[www.unisavfcu.org](http://www.unisavfcu.org) ..... [info@unisavfcu.org](mailto:info@unisavfcu.org)

## 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.

It's never too late to start building your nest egg by opening a United Savings IRA. One of our employees would be happy to help you set up an account or answer your questions today. ▼

## TURBOTAX ONLINE

Do your taxes the easy way! Visit our website and then click on the **TurboTax® Online<sup>SM</sup>** link. It's easy, accurate and complete. And, it uses industry standard technology to protect your data during transmission. **TurboTax® Online<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® Online<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 2005 holidays never wouldn't it be nice to not have to worry about the 2006 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 2006 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 2006 holiday season happy and debt free! ▼

## e\*TELLER ONLINE BANKING!

United Savings' **e\*Teller Online Banking** gives you 24/7 access to your accounts. With just a click of a mouse you can be connected to your financial information...anywhere, anytime, and anyplace that you have Internet access. This exciting new service is provided to you at no cost!

View account balances, transaction activity, even cleared checks, transfer funds & loan payments – All this and much, much more is now available to all our members with our all new **e\*Teller Online Banking**.

Go to [www.unisavfcu.org](http://www.unisavfcu.org) and see for yourself the benefits of United Savings' **e\*Teller Online Banking** services that are now available just for you! Members wishing to use this free service either download the Sign-Up form from our website or contact us at [info@unisavfcu.org](mailto:info@unisavfcu.org) or call us at (925) 778-7283. ▼



## CREDIT UNION HOLIDAYS FOR 2006

<b>U S F C U</b>	<i>New Years Day</i> .....	January 2
	<b>President's Day</b> .....	February 20
	Good Friday .....	April 14
	<b>Memorial Day</b> .....	May 29
	<b>Independence Day</b> .....	July 4
	<b>Labor Day</b> .....	September 4
	Thanksgiving .....	November 23
	<i>Christmas</i> .....	December 25