

UNITED SAVINGS

JANUARY

FEDERAL CREDIT UNION

2009

NEWSLETTER

2001 WEST 10TH STREET ▼ ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



Mark Ryan
President &
CEO

Let me be one of the first to welcome you to a new year of 2009. I want to personally thank you, our members, for all your support and trust throughout the past year. You are the reason we

come to work every day, and serving your financial needs with superb and friendly service is our highest priority.

As a financial cooperative, United Savings has been part of our local community since 1936. We've grown from a small single employer based credit union to serving more than 80 different company's employees and their family members. In 2008 our Board of Directors decided that it is in our credit union's best interest to expand to serving the entire East Contra Costa County community. We have applied for a community charter with our regulator and are working through the process. Hopefully we will be able to



report positive information regarding this tremendous opportunity at our annual meeting in March.

We are entering into unprecedented and uncertain economic times in 2009. With the constant news stories of the bank bailouts and the automotive bailout and worries of job stability, there are understandable concerns about the safety of your money. We are proud to report that United Savings has strong reserves, above what is considered "well-capitalized" by regulators as well as federally insured by the NCUA.

The NCUA (National Credit Union Administration) provides federal insurance of \$250,000 in coverage for your individual accounts. These accounts include regular savings, checking, money market accounts, and share certificates. If a person has more than \$250,000, several options are available for additional coverage because the NCUA provides separate insurance for other types of accounts. Additionally, members with IRAs have further insurance coverage available of \$250,000.

On behalf of our volunteers and staff, I wish you and your family the best for the coming year. ▼

TURBOTAX IS THE EASY WAY TO DO YOUR TAXES

When it comes to finances, we're all ready for some good news. This year as a valued credit union member, you'll find out just how un-taxing your taxes can be when you file your simple federal return with TurboTax.

- ▼ Maximum Refund you deserve.
- ▼ Audit Support Center download included.
- ▼ Help & Advice available online. With answers to your questions 24/7.
- ▼ Fast Refund in as few as 8 days when you efile and use direct deposit.

Make tough times a little easier. TurboTax is the uncomplicated, inexpensive, un-taxing way to get your taxes done. Fast, easy and accurate.

With the security of knowing you'll get the MAXIMUM REFUND you deserve. It's easy! Get started at www.unisavfcu.org or call 1-800-613-4406 for more information. ▼



UNITED SAVINGS 2009 HOLIDAYS

New Years Day	Jan. 1
President's Day	Feb. 16
Good Friday	April 10
Memorial Day	May 25
Independence Day	July 3
Labor Day	Sept. 7
Thanksgiving	Nov. 26
Christmas	Dec. 25



IMPORTANT USFCU NUMBERS

Telephone (925) 778-7283
 Fax (925) 778-8174
 Telephone Teller (925) 778-7377
www.unisavfcu.org info@unisavfcu.org

IRAs

There are lots of choices when it comes to retirement accounts. So you want to be sure you get all the information and support you need. At United Savings our friendly staff will be happy to answer all your IRA questions.

We offer competitive rates including high-yielding CD's, with federal deposit insurance up to \$250,000 per depositor. Contribution limits went up again so you may be able to deposit as much as \$5,000 in a 2008 Traditional or Roth IRA.

With a United Savings IRA, you gain some exceptional benefits:

- ▼ Traditional IRAs provide tax-deferred earnings. If you qualify, you may deduct your contributions from your taxable income.
- ▼ Roth IRAs are a bit more flexible. They don't offer the immediate tax benefit of a Traditional IRA, but all your earnings are tax free.
- ▼ Coverdell (Education) Accounts allow you to save up to \$2,000 a year for your child or grandchild's education expenses at any grade level.

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. ▼



MEET OUR NEWEST EMPLOYEE

Please meet Danielle Dauksch, our newest addition to United Savings. She joins us as a Member Service Representative.

Danielle's favorite pastimes include spending time with her family, including her nephew and niece, and going out to eat. In



her spare time she enjoys reading romance novels, clothes shopping and taking her two dogs for a walk. She likes to spend summers going to the beach and winters up in Tahoe playing in the snow.

The next time you're in the office be sure to introduce yourself or just say "hi" to Danielle. ▼

ANNUAL MEETING

United Savings will hold our 73rd Annual Meeting on Saturday, March 21, 2009 from 10:00 am to 12 noon, at the Pittsburg Elks Lodge, 200 Marina Blvd., Pittsburg. Be sure to join us for a continental breakfast and find out what great things will be coming in 2009. And of course we'll have a drawing for door prizes.

Any member interested in running for a Board position must submit a petition signed by at least 1% of our members. The petition must be accompanied by a brief statement of qualification and biographical data and submitted to the credit union by February 9, 2009. Please see the Notice of Vacancies and Election Procedures for more details. ▼



SOLVE THE UNITED SAVINGS JANUARY QUOTE SOUP & WIN \$100!

Send in the correct completed puzzle, your name and address to United Savings, 2001 West 10th St., Antioch, CA 94509 and you will be entered into the drawing for \$100. All entries must be submitted by January 31, 2009.

Congratulations to **???????** for solving last quarter's October Scramble: **Broomstick**.

Quote Soup™ By John Parker

Fill in the blanks in the quote below by rearranging the mixed-up letters. Each word is in a different font.

Everyone is a _____, and has a
_____ which he never
_____ to anybody.

— Mark Twain

Puzzle #1046

