

APRIL

UNITED SAVINGS FEDERAL CREDIT UNION

2004

NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



SAVE YOUR INSURANCE \$\$\$ – The excitement of buying a new car can often lead to mistakes when insuring it...

Follow these common-sense tips to avoid needless expense:

Shop around, and do it regularly – Insurance is a competitive field and insurers change their rates over time. Make sure you have the best rate you can get each and every year.

Check the cost of insuring a car before buying – Often, buyers discover they can't afford to insure their dream car, and end up selling it at a loss.

Buy vehicles with safety devices – Insurers pay attention to statistics... Which indicate cars with safety devices are less likely to be involved in accidents, and thus are insurable at lower rates.

Put multiple vehicles on the same policy – many insurers offer family discounts for insuring all vehicles on the same policy.

Include all household drivers on the same policy – Otherwise, in case of an accident, it's possible the coverage won't apply.

I hope the above will assist our members when purchasing auto insurance. And remember, we are always here to assist you with your auto financing needs.

MARK RYAN, PRESIDENT & CEO

ENTERPRISE CAR SALE

Mark your calendar for Saturday, April 24 from 9am to 4pm for a local Enterprise Car Sale Event! The sale will be held at both Antioch Schools CU and Antioch High Schools property... 701 West 18th Street, Antioch.

United Savings and Enterprise Car Sales have teamed up to bring you a huge selection of vehicles to choose from. This will be the best opportunity you've had to buy a car in a long time with haggle-free buying and all vehicles receive a 12 month/12,000 mile Limited Warranty. And to make the event even better, United Savings is lowering our already low auto interest rates an



additional 1.00% just for the sale! **That's a rate as low as 4.20% for qualified borrowers with automatic payment.**

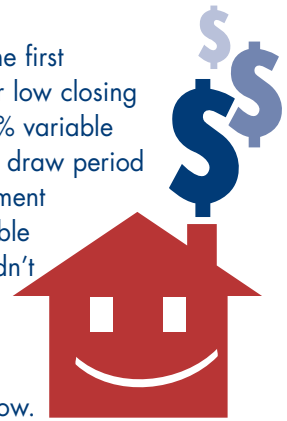
Now is the time to get pre-approved before the sale by calling us at (925) 778-7283, option 4 or visiting our office. We will also have staff on site at the sale to assist you. Remember, we finance up to 100% of the Kelley Blue Book retail value on your pre-owned car purchases. ▼

IS A HELOC RIGHT FOR YOU?

These days a home equity line-of-credit can do a lot more for you than just buying paint, fixing the roof or redoing the floors. Of course, you can fix up your home. But more than that, you can also use it to consolidate burdensome debt left over from the holidays. By applying for a United Savings Home Equity Line-of-Credit (HELOC), you'll also have the funds you need to buy a new car, pay for education, consolidate high interest rate credit cards or whatever other purpose you have in mind – and you could enjoy some significant tax benefits on the interest you pay, too. Our Home Equity Line-of-Credit is a form of revolving credit that allows you to use up to 80% of your

home's value less the first mortgage. With our low closing costs, a low 4.875% variable interest rate, 5-year draw period and 15-year repayment term, and the possible tax benefits, it couldn't be easier or more economical to put your home's value to good use right now.

Call today to submit an application...or, if you already have a United Savings Home Equity Line-of-Credit, make it your first choice for an economical source of funds for almost any purpose. ▼



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



www.unisavfcu.org

Have you visited us online lately? Our web site, www.unisavfcu.org, has a wealth of information for you. You can find our latest rates on loans, savings or certificates of deposit, use the links to check out cars and calculate loan payments, or contact us through email.

Check out our current events, download a loan application, use our ATM locator, learn about our products and services or link to MEMBERS Financial Network, a remote financial services product designed to provide you with one source for all personal financial management and investment needs.

Our website is a continual work in progress. Your feedback is welcome. Let us know what we should add. ▼

THINKING ABOUT BUYING OR REFINANCING?



The time is still right to purchase a new home or refinance your current home loan. Interest rates continue to be at record lows but they will not last! United Savings, in partnership with Nationwide Mortgage, can offer you the home loan services you need.

Tami Finegold, our real estate specialist with Nationwide Mortgage, has many loan programs to choose from, all at her fingertips.

Here are just a few of the services offered through Nationwide Mortgage: First Trust Deeds that allow many choices in financing and provide convenient terms to fit your specific needs. Fixed or variable rate terms available for the life of the loan. Mortgages are available up to 100% of the property value, for purchase loans and refinances. Down payments can be as low as 0% down. These options minimize out of pocket expenses and frees up money for other purposes.

Tami Finegold can be reached toll-free at (877) 258-9830, Monday through Friday, 8:30 am to 5:30 pm. ▼

MEET COLLEEN

We are very pleased to introduce our newest addition to the credit union staff. Colleen Karnthong joined us in February as a Member Service Representative.

Colleen is married to Ott and they have four children (all boys!). For the past 6 years she has home-schooled her boys and volunteered time helping new mothers. Colleen's hobbies include playing basketball in a local league, reading and watching movies. She spends a lot of time attending her kid's soccer games and wrestling matches as well. Colleen has also coached both basketball and soccer. In her and her families spare time (when they have some) they like to go camping, kayaking and fishing.

The next time you're in the office be sure to say "hi" to Colleen. ▼



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IT'S NEVER TOO LATE FOR A CHRISTMAS CLUB



Reduce the stress the holiday season can create. Open a Christmas Club Account and start saving now for the 2004 holiday season. A growing number of members are using the savings discipline built into our Christmas Club Account to prepare for the holidays each year.

You can make the commitment that best suits your pocketbook and gift giving requirements. Saving through payroll deduction/direct deposit makes it even easier. Call or stop by today and open a new Christmas Club Account and enjoy your next holiday shopping season ▼

FIRST TIME HOME BUYER'S SEMINAR – APRIL 21



We are pleased to announce that on April 21st, United Savings will again be hosting a First Time Home Buyers seminar. Financial information and education for our members is a commitment of ours. Helping our members understand the home buying process is one way United Savings can be a real help during these times of unprecedented low interest rates.

Plan now to attend our free First Time Home Buyers seminar! Learn all the details on how to qualify and purchase a home at this special seminar for United Savings members only on April 21. The seminar will be held in our credit union building at 6:00 pm. (2001 West 10th Street, Antioch.) Make your reservation today by calling 928-778-7283. ▼

USFCU HOLIDAYS

Good Friday April 9

MEMORIAL DAY May 31

Independence Day July 5