

APRIL

UNITED SAVINGS FEDERAL CREDIT UNION

2005

NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



MARK RYAN
PRESIDENT & CEO

CONSUMERS CAN NOW OBTAIN FREE CREDIT REPORTS. Thanks to a new federal law that took effect in December, you can now get a free copy of your credit report annual-

ly. To order a free report, go to www.annualcreditreport.com where you can order the report directly or download a form to mail in your request. You may also call 877-322-8228.

Why obtain a credit report? You're encouraged to review your credit annually to be sure the information is accurate. Your credit score is important to obtain competitive interest rates, and reviewing your report assists in monitoring whether identity theft has occurred.

Many members don't realize they're also entitled to a free copy of their credit report under special circumstances, such as if a member is denied credit, is unemployed with intent to apply for employment in the next 60 days, is on public welfare, has reason to believe their report contains inaccurate information due to identify theft, and for several other reasons. These reports are free even if you've already received a report within 12 months under the new federal law.

For more information about credit reports, visit:

www.privacyrights.org/fs/fs6-crdr.htm

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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 5.250% 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. ▼

DON'T GET STUCK PAYING OUT OF YOUR OWN POCKET...

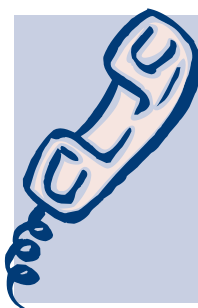
Did you know United Savings has a product that will protect you if your car is stolen or totaled? Due to depreciation, your auto loan may be more than what your insurance company is willing to pay, still leaving you with a balance due.

GAP Plus insurance provides protection that covers the difference between your primary insurance settlement and the payoff of your loan. And, if a claim is paid you will also receive \$1,000 down



payment on your next vehicle financed with United Savings.

The cost is only \$199, which can be added to your loan balance. This extra protection will give you security and peace of mind. Call us today for details to see if we can help you. ▼



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

PRESIDENT'S MESSAGE

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or www.consumerunion.org/issues/credit_matters.html or see the Federal Trade Commission's Facts for Consumers at www.ftc.gov/bcp/online/pubs/credit/freereports.htm. ▼

MEMBERS FINANCIAL SERVICE

It's easy to connect with a full network of financial solutions. Simply visit our Web site at www.unisavfcu.org and just click on the MEMBERS Financial Service button.

MEMBERS Financial Service is a comprehensive resource that's easy to use, and available 24/7, to help you plan your financial future and to answer your financial questions. By using this tool, you can:

- Get auto insurance quotes and product details, buy mutual funds, and update your CUNA Mutual Life Insurance policies all online.
- Research investments and trade stocks online through two convenient systems. Track news, stocks and mutual funds.
- Use electronic calculators for planning and evaluating your financial goals.
- Access a wide selection of educational financial articles.

For a complete range of information and help with your financial directions and decisions, visit our Web site at www.unisavfcu.org and click on the MEMBERS Financial Service button. ▼

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DID YOU KNOW?

Did you know that United Savings' checking account is absolutely **FREE**? That means **NO** minimum balance, **NO** monthly service fees, **NO** per check charges...just **FREE!** You could be throwing money away on check charges and service fees if you have a checking account anywhere else! Open a United Savings checking account today and spread the word to your co-workers and family too!

Did you know that United Savings' offers ATM cards? You can use our ATM cards at any ATM or POS terminal displaying the STAR, CO-OP, or Explore network symbols up to 6 times per month with **NO** United Savings usage fees

(ATM owner may impose a transaction fee.) We can also tell you where the nearest deposit taking ATM's and no surcharge ATM's are located. Ask for a United Savings' ATM card today... ▼



MASTERCARD® SECURECODE™

Perhaps the most rewarding part of Internet shopping comes when you step away from your computer – it's the time it gives you to enjoy your life more.

With MasterCard® SecureCode™, now that time can be spent with greater peace of mind. It's a new, free service to enhance your existing MasterCard account. A private code means added protection against unauthorized use of your credit card when you shop online at participating merchants. Log on to www.mastercardsecurecode.com for more information and to sign up for MasterCard® SecureCode™. ▼

MasterCard®
SecureCode™

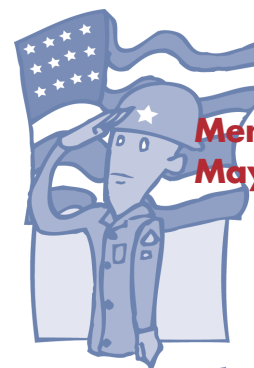
DEBT CONSOLIDATION MADE EASY

At United Savings our members receive products and services to assist even when times aren't easy. It can happen to anyone, especially after the holidays, bills pile up and it's hard to know what direction to turn. United Savings has solutions for you to consider:

- Our United Savings MasterCard offers a low, fixed rate. Pay off your high balance credit cards with this card and you'll have payments that are manageable and easy to budget for.
- Our Personal Signature Loans offer flexibility and a fixed rate to fit your budget needs. With your good credit, this may be the right choice for you.
- Our Home Equity Line-of-Credit for home owners is a popular loan that provides you with a line of credit that you pay back as you use it. And, the finance charges may be tax deductible (consult with your tax professional).

Each of these solutions are easy to apply for. Simply stop by our office or give us a call at 925-778-7283. ▼

USFCU HOLIDAYS



Memorial Day
May 30

Independence Day
July 4

