

NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



How to Avoid An Identity Theft Crisis.

Becoming a victim of the fastest-growing crime in America, identity theft, can be

a real crisis. Restoring your identity can be emotionally upsetting, time-consuming, and very expensive.

Identity theft victims can spend as much as 600 hours and an average of \$1,400 in out-of-pocket costs to repair their credit reputation, according to data from the Identity Theft Resource Center.

Can you completely prevent identity theft from occurring? Probably not, especially if someone is determined to commit the crime. But you can minimize your risk by managing your personal information wisely, cautiously and with heightened sensitivity. With an awareness of the issue, you can help guard against identity theft:

- Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mail box after it has been delivered. If

continue on page 2

MARK RYAN PRESIDENT & CEO

WHAT DO YOU WANT OUT OF YOUR HOME?

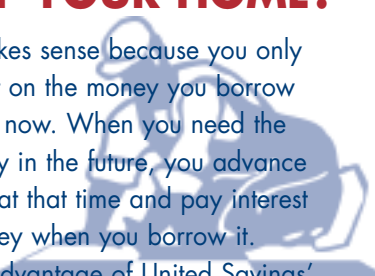
If spring has put you in the mood to add on a room, put in a swimming pool or add a new skylight, it's time for a home equity loan! Home improvements have never been easier with a Home Equity Line-of-Credit (HELOC) from United Savings.

A HELOC is a great way to finance your home improvements and major purchases, both now and in the future. Once your credit line is established, you can draw against the line as your need for credit occurs.

For example, if you need money now to put on a new roof, but in a few years need money for unexpected expenses, a

HELOC makes sense because you only pay interest on the money you borrow for the roof now. When you need the extra money in the future, you advance on the line at that time and pay interest on the money when you borrow it.

So take advantage of United Savings' new HELOC program before June 30, 2006 and we will refund your application fee upon closing the loan. And the best part is a Home Equity loan from United Savings is usually tax deductible! (Contact a professional tax advisor for specifics.) ▼



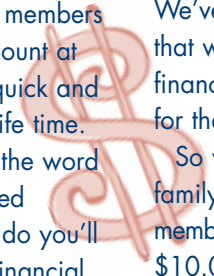
A GIFT JUST FOR YOU...

Did you know that your family members are eligible for their own account at United Savings? Membership is quick and easy and the benefits will last a life time.

That's why it's important to get the word out about the advantages of United Savings membership! When you do you'll be inviting your family to join a financial institution that takes care of their needs first.

We've developed products and services that will not only enhance day-to-day financial needs but also helps you plan for the future. Share this with your family!

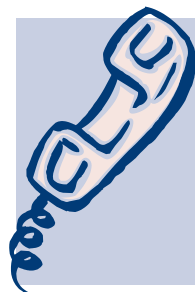
So what are you waiting for, sign your family up today! And if you bring a new member to us before June 30th, we'll deposit \$10.00 into your account! We're looking forward to seeing you and your family... ▼



70TH ANNUAL MEETING

Due to unforeseen circumstances, the date of United Savings' 70th Annual Meeting has been changed to Saturday, April 22, 2006 from 10:00 am to 12 noon, at the newly relocated Pittsburg Elks Lodge, 2120

Crestview Dr., Pittsburg (next to the old Lodge). 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. ▼



IMPORTANT USFCU NUMBERS

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

PRESIDENT'S MESSAGE

continued from page 1

you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service to request a vacation hold.

- Minimize the identification information and the number of cards you carry to what you'll actually need.
- Do not give out personal information on the phone, through the mail or over the Internet unless you have initiated the contact or know whom you're dealing with.
- Keep items with personal information in a safe place. To prevent an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred anything that has your personal information on it.
- Give your SSN only when absolutely necessary.
- Don't carry your SSN card; leave it in a secure place.
- Order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure it is accurate and includes only those activities you've authorized. The law allows credit bureaus to charge you up to \$9.00 for a copy of your credit report.

If you believe you may be a victim of identity theft, contact your local police immediately and get a copy of your credit report as soon as possible. You may want to have a fraud alert placed in your credit file. For more information on who to contact regarding identity theft, feel free to contact the credit union. ▼

CREDIT UNION HOLIDAYS

Good Friday.....April 14

Memorial Day.....May 29

Independence Day.....July 4

MEMBERS CHOICE™ CREDIT LIFE/CREDIT DISABILITY

Next time you take out a loan with United Savings, consider purchasing MEMBERS CHOICE™ Credit Life and Credit Disability insurance. Here's a few reasons why: Credit Life and Credit Disability insurance helps members maintain their standard of living in time of loss or reduced income; it provides peace of mind and financial security for your family; it helps protect collateral and your credit rating in the event of death or disability; and Credit Life and Credit Disability insurance is affordable and enrollment is simple.

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Credit Card balances are not subject to the Credit Life and Credit Disability Pre-Existing Medical Condition provision.

Remember to ask about MEMBERS CHOICE™ Credit Life and Credit Disability insurance the next time you apply for a loan and our loan representatives will gladly answer all your questions. ▼

AMUSEMENT PARK DISCOUNT TICKETS

United Savings is pleased to announce we have discount amusement park tickets for: Six Flags Marine World, Six Flags WaterWorld and Universal Studios.

Six Flags Marine World daily tickets can be purchased for \$24.99; Six Flags WaterWorld daily tickets are \$16.99 and; Universal Studios 3-day tickets costs only \$41.00 per person.

Supplies are limited so buy your amusement park tickets today and enjoy your day at the park! ▼

DEBIT CARDS: NO DEBT, NO HASSLE



What is a debit card? Is it a check card...a credit card? Yes, and even more!

A debit card works like a check without all the hassles of a checkbook. You present the card as though it is a credit card and the transaction is handled exactly the same way, except the money is deducted directly from your checking account. You can also use it just like an ATM card – that way, you can get cash at thousands of ATMs and point-of-purchase machines each day.

A debit card is great to travel with because you don't have to carry as much cash with you. Most places take VISA therefore; you have constant access to your checking account. Even some fast food chains now accept VISA, thus, your debit card. ▼

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 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 or call us at (925) 778-7283. ▼