

JULY

UNITED SAVINGS FEDERAL CREDIT UNION

2005

NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



In our continuing effort to improve your credit union's products and services, I am very pleased to announce our latest enhancement—Online

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

Because we know that convenience ranks high on our members' list of desired features, United Savings' e*Teller Online Banking gives you 24/7 access to your accounts. Managing your money can now be done when it's convenient to you! 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! Members have been asking for online banking for a long time and we are proud to be able to offer this state of the art function free of charge to you.

One of the most exciting features of our new e*Teller Online Banking is the ability to view and print copies of cleared checks on your checking account. All you do is click on the check number and a hyperlink takes you to an image of the cleared check. It's that simple!

Sign up for e*Teller Online Banking today and start managing your finances with all the ease and convenience the Internet has to offer. ▼

MARK RYAN PRESIDENT & CEO

GET CONNECTED WITH ONLINE BANKING!

Do you have trouble getting to our office during regular business hours? Don't worry...United Savings has a branch that's open all day and all night... at www.unisavfcu.org. It's our new **e*Teller Online Banking** service. What are the benefits of **e*Teller Online Banking**?

- ✓ Balance Inquiries
- ✓ Transfer Funds & Loan Payments
- ✓ Account History Information
- ✓ All of the above

and MUCH MORE and ALL just a click away. 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!

e*Teller Online Banking gives our member's the convenience you have want-

ed with 24/7 access to your accounts and a list of desired features. Managing your United Savings' finances can now be done when it's convenient for you! All just a click away...anywhere, anytime, and anyplace that you have Internet access.

How much was that check for again? You can find out instantly online through our **e*Teller Online Banking**. If you've ever lost track of a check amount or payee, you know how frustrating it can be trying to figure it out. With the check viewing feature of our new **e*Teller Online Banking**, you can bring up a copy of your cleared check on your computer and print it instantly!

All 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. ▼

ANTIOCH WATERPARK

United Savings has teamed up with other credit unions in East Contra Costa County to offer you, our members, exclusive use of the WaterPark from 6:30 pm to 9:30 pm on July 30th at NO COST! That's right, credit union members are admitted absolutely free of charge that Saturday evening.

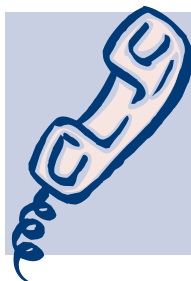
July 30th is East Contra Costa County Credit Union appreciation night at Antioch WaterPark. Come join us for an evening

of fun and water at no cost for admittance.

It's our way of thanking you for your membership.



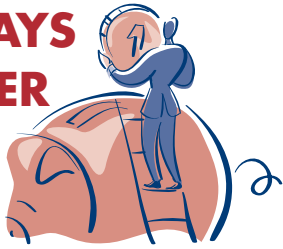
Additionally, two Friday nights, July 8th and July 29th, are DJ "Groov'in Friday Nights" which you can come join the fun and dance the night away. We also have available for our members one dollar off coupons good any day the park is open through September 11th. ▼



IMPORTANT USFCU NUMBERS

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

MORE WAYS THAN EVER TO SAVE



There's no better time than now to have a United Savings MasterCard. No one has more ways to save you money. Qualified members have never had more options.

11.90% APR*: Why pay the high rates of department store or bank cards? Our low 11.90% fixed APR* can save you hundreds and even thousand of dollars.

Low Annual Fee: Many companies charge excessive annual fees just for the privilege of having their credit card. With a United Savings MasterCard, there is a low \$12.00 annual fee.

Higher Credit Limits: we've also enhanced our MasterCard by making higher limits available – up to \$10,000 – to qualified members. So if your credit needs call for some leeway in your limit, we can help.

And if you don't already have a United Savings MasterCard, there's no better time to apply! This low rate card is available to all qualified members, with all the benefits outlined above. Call 925-778-7283 and we'll be happy to help you.▼

FOR SALE

2003 Dodge Ram 2500-Quad Cab

Long Bed, 4x4, Laramie Package, Running Boards, AC, CD Player, Cummins Turbo Diesel, Sliding Rear Window, Line x Bed Liner, Loaded Leather, Tow Package, ABS 4-Wheel Brakes Miles 22,280

\$29,000.00 (\$45,000 NEW)
SERIOUS PLEASE!!
(925) 565-1520 / Jarvis

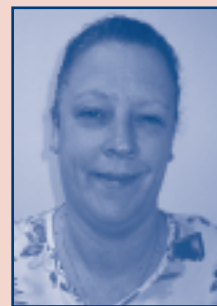


MEET TONIA

Please meet Tonia Shugar, our newest addition to United Savings. She has joined us as our Collections Officer but also helps out as a Teller when needed.

Tonia worked for United Savings previously but left in 1999 to pursue other opportunities. She has worked for Chevron Credit Card and Thomas Doll, CPA. Tonia is single but has a boyfriend named Andrew. Her hobbies include gold panning, restoring old cars and reading. In her spare time she likes to spend time with her great nephew.

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



NEED CASH?

Discover the Power of Your Home... Put your home to work for you and get some "ready" cash for those things you've wanted to do.

If you've been

- ...looking to put all your bills into one monthly payment
- ...wanting to remodel a room in your house
- ...needing to pay for that first year of college
- ...dreaming of a vacation of a lifetime
- ...then United Savings can help you!

Rates are still very low. Now is the time to take out a Home Equity Line-of-Credit:

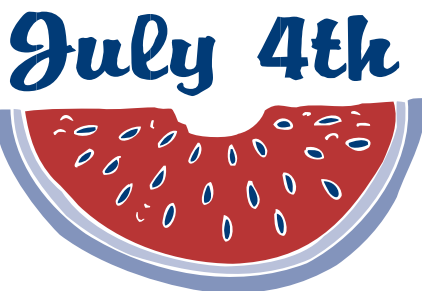
- Borrow up to 80% of your home's appraised market value
- Credit lines from \$10,000 to \$100,000*
- Interest is often tax deductible**▼

* All loans are subject to credit approval

** Please consult your tax advisor

Annual Percentage Rate is based on the Cost of Funds Index for the 11th FHLB District Savings Institutions as of first business day of each quarter plus a margin of 3.00%. Rate subject to change without notice. At the time of printing, the rate was 5.375%.

UNITED SAVINGS HOLIDAYS



Independence Day.....July 4



Labor Day..... Sept. 5