

NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



Lately it seems we're overwhelmed with information and requests for our financial business. We're all inundated with commercials and

marketing materials saying they have the best deals – they're in our mail, on the television, radio and even online.

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 and co-workers to join a financial institution that takes care of members needs first. We've developed products and services that will not only enhance day-to-day financial needs but will also help you plan for the future. Share this with you family and co-workers – membership at United Savings is for them!

Here's a few reasons why:

- Low Rate Auto Loans
- Low Rate Home Equity Loans
- Fixed Rate MasterCard
- Convenience – With our e*Teller and TelephoneTeller systems
- VISA Debit Card account access
- Friendly Staff Anxiously Waiting to Serve You!

Don't forget, the good news is that your family qualifies for membership because you are a member! They'll enjoy the same benefits as you do, and they'll thank you for giving them the opportunity to bank with your trusted credit union, United Savings Federal Credit Union.

MARK RYAN PRESIDENT & CEO

FINANCING FOR BOATS & RVs

We can make the boat or RV of your dreams become a reality at United Savings. Take advantage of our great rates on boats, motor homes, travel trailers, and campers!



When visiting you local dealer or checking out private party sales, be sure to keep in mind United Savings to get the best rates available! ▼

YOUR HOME EQUITY

As real estate values continue to climb, loan rates are still down. Our Home Equity Line-of-Credit (HELOC) rate continues to be very low. With rates currently at 6.625% APR*, now is the time to take advantage of these great deals. Additionally, we will continue to reimburse the application fee, upon closing, until September 30, 2006.

We can provide a Home Equity Line-of-Credit up to 80% of your home's appraised value...from \$10,000 to \$100,000. So if you have a need to borrow funds, United Savings can help you by using the equity in your home. ▼

* APR = Annual Percentage Rate. Rate current as of 06/30/06. Rate subject to change quarterly beginning 07/01/06.

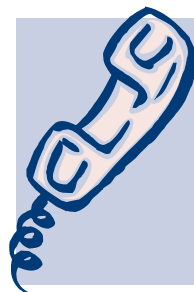
VALUABLE MEMBER MORTGAGE SOLUTIONS

Has your once manageable mortgage payment become a concern? Were you planning on leaving your home before the loan payment increased, but now expect to stay? If you are wondering whether there might be a better mortgage solution for you, United Savings can help.

Despite steady rate increases, home financing rates overall are still low. You may be able to reduce your mortgage payment with the right terms provided by our partner in home financing, CU Funding Group. As a United Savings member you have access to hundreds of home loan options that may save you a significant amount of money, not to mention stress.

CU Funding Group's home financing advisors can help you sort through the hundreds of options available and select the choice that best suits your situation. With your goals in mind, a detailed analysis that compares four loan options side-by-side can be prepared for you free of charge. This *Mortgage Analysis Report* is a valuable tool in helping you make the smartest decision.

So, whether you're a first time home buyer, you need to refinance or secure a home equity line-of-credit, or you are considering investment property opportunities, United Savings and CU Funding can help. Contact us today learn more about the home finance benefits available to you. ▼



IMPORTANT USFCU NUMBERS

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

MEMBERS FINANCIAL NETWORK



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 Services button.

MEMBERS Financial Services 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 Services button. ▼

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CREDIT UNION HOLIDAYS

Independence Day.....July 4
LABOR DAY.....Sept. 4



PICKING THE VEHICLE THAT'S RIGHT FOR YOU

What kind of vehicle best suits you? If you have two kids and more on the way, you may be limited to a minivan. If you're single and on your own, is it time for a sports car? Do you commute to work in heavy traffic? Then crash test results are important.

If you're looking for a new vehicle, check out publications like Consumer Reports. Additionally, our website, www.unisavfcu.org, has links to auto pricing information, vehicle history reports and auto buying services such as



Kelley Blue Book, CARFAX, Enterprise Car Sales and Credit Union Direct Lending.



Visit a number of auto dealers so you won't be tempted by "love at first sight". Test drive several models and narrow it down to a couple of choices. With options in hand, you'll be in the driver's seat when it's time to negotiate a deal.

Lastly, contact your credit union to see what financing options we have available. With a pre-approval in hand, you'll be cruising in the right vehicle soon! ▼



NEED A VACATION? WE CAN HELP

With summer here, many of you are getting ready to take that well deserved vacation. Planning a vacation is not an easy task. It can take a lot of time and all the details can cause worry. Where to go? What to do? Often these questions are easily answered, but one question often remains: **"How am I going to pay for this?"**



If you're ready to get out of town and explore the world around you, then a great place to start is at your credit union. We have a variety of products and services to make your vacation and travel plans a breeze.

MasterCard: All ready to go but don't have enough money? Check with us first. You may be able to take advantage of our low rate, easy qualifying MasterCard.

Debit Card: Our VISA Debit Card is great to travel with because you don't have to carry as much cash with you. Most places take VISA so you have constant access to your account.

Travelers Checks: It's always wise to use Travelers Checks instead of cash whenever you can because if they are lost or stolen they can be replaced quickly. ▼

AMUSEMENT PARK DISCOUNT TICKETS

United Savings still has discount amusement park tickets available 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 pass costs only \$41.00 per person.

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

