

# UNITED SAVINGS

JULY

FEDERAL CREDIT UNION

2008

## NEWSLETTER

2001 WEST 10<sup>TH</sup> STREET ▼ ANTIOCH, CALIFORNIA 94509

### PRESIDENT'S MESSAGE



**Mark Ryan**  
President &  
CEO

#### Your teen's first car: Where to start?

Like a cell phone, your teen is probably insistent about having their own car. Unlike a cell phone

however, having a car is often not just a convenience but a necessity. When beginning the search for your teen's first car, there are several things to keep in mind: safety, maintenance, and cost.

According to the National Highway Traffic Safety Administration, traffic crashes are the leading cause of death for teenagers ages 15 to 20 years old. Here are a few safety features to consider when shopping for your teen's first car:

- Airbags reduce driver deaths by 14 percent and passenger deaths by 11



percent. However, airbags can only protect your teen if they are used in conjunction with a seat belt.

- For the novice driver, anti-lock brakes can be the difference between sliding uncontrollably and avoiding an accident altogether during an abrupt stop. Electronic Stability Control gives even more peace of mind as it reduces the risk of fatality by more than 50 percent.
- How does your vehicle choice hold up in a crash? Take a few minutes and do some research on the crash test score of your vehicle choice.

While brand new vehicles come with several safety features they also come with higher monthly payments and insurance for a first-time driver. A pre-owned vehicle may be the best option for your teen's first car.

Whatever is your preference, save time and money. Ask your credit union about affordable financing. ▼

### 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.

Notice: 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.

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. ▼

### UNITED SAVINGS HOLIDAYS

#### Independence Day

July 4

#### Labor Day

September 1



### IMPORTANT USFCU NUMBERS

Telephone ..... (925) 778-7283

Fax ..... (925) 778-8174

Telephone Teller ..... (925) 778-7377

[www.unisavfcu.org](http://www.unisavfcu.org)

[info@unisavfcu.org](mailto:info@unisavfcu.org)

## PRE-OWNED IS THE NEW USED

Does the idea of a used car automatically bring to mind the thought of an old rusted clunker? It shouldn't; not anymore. With more and more people buying and leasing new vehicles and trading them in only after a few short years of use, the market is being flooded with high quality pre-owned vehicles. This is great news for consumers who are in the market for a vehicle and concerned about their budget. Here are a few advantages of going pre-owned, especially certified or quality safety-checked pre-owned.

Pre-owned vehicles are an affordable alternative to a new car with a lot of the benefits of buying new. So you maybe asking yourself, what's the difference between used and pre-owned?

First, to be a quality pre-owned vehicle, they must pass a rigorous inspection. If they don't pass, they can not be classified as certified or safety-checked; they're just used. Check with the dealer or Autoland, your credit union's new auto buying service, which offers both new and pre-owned vehicles, to get a complete list of their key inspection points. Another good idea, research the make and model you have your eye on to see if it has a history of maintenance issues. If it does, you might want to have a back up vehicle in mind.

Secondly, pre-owned vehicles are typically covered by the remainder of the manufacturer's warranty plus additional coverage. Always check with your dealer or Autoland on what coverage comes with their pre-owned vehicles. What's more, with a pre-owned you are getting a reasonably newer vehicle with low mileage and you don't have the steep loss in depreciation. ▼

## AMUSEMENT PARK DISCOUNT TICKETS

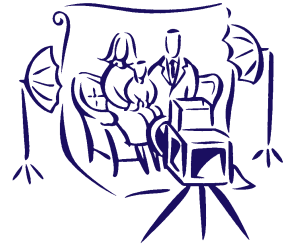
United Savings still has discount amusement park tickets available for: Six Flags Marine World, Six Flags WaterWorld and Universal Studios.

Six Flags Marine World daily tickets can be purchased for \$26.99; Six Flags WaterWorld daily tickets are \$17.99; and Universal Studios 2-day pass costs only \$49.00 per person.

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

## A FAMILY AFFAIR

Don't let family members pay through the nose for financial services at another institution. Encourage them to join us, here at your credit union, so they can take advantage of our convenient and affordable financial products and services. Credit union membership can save them money every day, and it lasts a lifetime! ▼



## NEED CASH?

Is your life too rushed?

Have you ever wanted to get away from it all?

WELL??? What are you waiting for?

Slow down & relax. Take a well-needed Vacation.

HOW???

Apply for a Personal Loan today and we'll give you 0.50% off our already low interest rates 12.70%-16.45% APR\*

(Limited time only)

Apply before 7/31/2008 and you will be entered in our RAFFLE!

To apply, please visit [www.unisavfcu.org](http://www.unisavfcu.org), call 925-778-7283, ext.12, or stop by our office.

\*APR=Annual Percentage Rate. Rate is subject to approved credit. Your individual rate may vary based on your creditworthiness.



## SOLVE THE UNITED SAVINGS CROSSWORD PUZZLE & WIN \$100!

Send in the correct completed puzzle, your name and address to United Savings, 2001 West 10th St., Antioch, CA 94509 and you will be entered into the drawing for \$100. All entries must be submitted by July 31, 2008.

### ACROSS

1. Pull
5. Huck and Tom's vehicle
9. Ethiopian monetary unit
10. Arabian ruler
11. Infectious disease, for short
12. Not final or absolute
13. Condescended
15. Accent ingredient
16. Police officer
22. Grad
23. Two items of the same kind
24. Wife of Tyndareus
25. Spanish river
26. Give temporarily
27. Puts in a yard

### DOWN

1. Database management system
2. Melee
3. River in Florence
4. Member of the bridal party
5. Turncoats
6. In the thick of
7. Clenched hand
8. Peter, Paul and Mary, for example
14. Western time zone: Abbr.
16. Telephone
17. Substitute for butter
18. Clitocybe \_\_, edible mushroom
19. Swelling of a lymph node
20. Cooking fat
21. Nigerians

1	2	3	4		5	6	7	8
9					10			
11					12			
13				14				
			15					
16	17	18				19	20	21
22					23			
24					25			
26					27			

Congratulations to **Kathryn Johnson** for solving the previous code puzzle:  
*Tiptoe through the Tulips*