

NEWSLETTER

2001 WEST 10TH STREET • ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



HURRICANE KATRINA is being called "the worst natural disaster to strike our country", devastated the Gulf Coast of the United States from New

Orleans, Louisiana to Mobile, Alabama. Katrina made landfall in the early morning of 29 August 2005. The hurricane is believed to have killed thousands of people, and known to have displaced more than 1 million — a humanitarian crisis on a scale unseen in the U.S. since the American Civil War. Many more hundreds of thousands of people are being affected by the worsening conditions in Alabama, Louisiana, Mississippi and other Gulf Coast communities.

People across the world have been shocked by the horrific images of destruction and human suffering and are seeking ways to assist. There are thousands, possibly millions, of people in the devastated areas who desperately need our support today and I'm proud to see credit union organizations across our country stepping forward to assist.

The credit union movement is founded upon the philosophy of people helping people. The generosity of credit unions and employees shows our commitment to help those people affected by this terrible tragedy. We are asking everyone in the credit union movement to help ease the financial and emotional burden of the people in the Gulf Coast and other areas where Katrina caused substantial damage.

continued on page 2

MARK RYAN PRESIDENT & CEO

e*TELLER ONLINE BANKING!

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!

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!

How much was that check for again? If you've ever lost track of a check

amount or payee, you know how frustrating it can be trying to figure it out. 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!

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. ▼

WHY UNITED SAVINGS FOR MY HOME LOAN?

United Savings understands that applying for a first mortgage loan can be very intimidating. Whether you are buying your first or next home, or adding that extra room, we know that your home loan needs are as individual as you are. That is why United Savings Federal Credit Union has teamed with CU Funding Group to offer a variety of home loan options to meet your individual lifestyle.

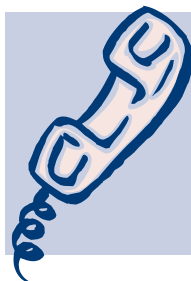
We offer flexible innovative solutions to meeting your needs. Our mortgage advisors will assist you through the paperwork and provide you with the right mortgage solution that's right for you.

- Adjustable Rate Mortgages
- Fixed-Rate Mortgages
- Low Documentation Loans
- Affordable Housing Programs
- First Time Buyer Programs



CU Funding Group understands the credit union philosophy of People Helping People. We dedicate ourselves to be your trusted mortgage advisor.

So when you're looking for the right mortgage loan, term and payment to meet your needs... think UNITED SAVINGS and CU Funding Group. ▼



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

California's credit union system has pledged to assist victims of Hurricane Katrina. In addition, the California Credit Union League is activating its Disaster Relief Fund to coordinate credit union contributions in California. These funds will be collectively forwarded to the National Credit Union Foundation's National Disaster Relief Fund.

Contributions may be made to the National Credit Union Foundation's National Relief Fund at www.ncuf.coop or contact Kris Hoffman, manager of donor relations, at (800) 356-9655, ext. 4397, or by e-mail at khoffman@ncuf.coop.

There are many other ways you can help provide assistance. Below are just a couple of places to find more information on helping those in need. ▼

TO HELP

www.redcross.org
www.salvationarmyusa.org

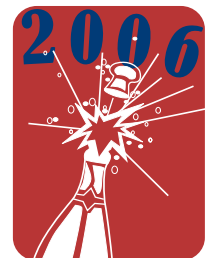
UNITED SAVINGS HOLIDAYS



**Thanksgiving
Holiday**
Nov. 24 & 25



**Christmas
Holiday**
Dec. 23 & 26



2006
**New Years
Day**
Jan. 2, 2006

INTERNATIONAL CREDIT UNION DAY

INTERNATIONAL CREDIT UNION DAY Celebrates "Members Make It Happen". For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Freidrich Raiffeisen, mayor of Flammersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 123 million people belong to over 40,000 credit unions around the world.

Member service is the foundation of the credit union movement. Whether a credit union is providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and the community as a whole.

In the 2003 American Banker/Gallup Consumer Survey, credit unions led the financial institution's ratings for staff friendliness and courtesy, speed of loan decisions, deposit rates, and improvements from year-to-year in service quality.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future.

In honor of International Credit Union Day, October 20, United Savings will have many fun activities to commemorate the date. Come by the office and join the festivities. We look forward to seeing you! ▼

SKIP-A-PAYMENT

Would a little extra cash come in handy for the month of December? We know how the holiday season can really put a squeeze on your finances so United Savings wants to give your budget a break over the holiday season!

If you're paying on a loan with us by making regular monthly, semi-monthly or bi-weekly payments, you have the option of not making your payments this December. Won't that help with the holiday bills?

Please note that if you elect to skip a loan payment, interest will accrue on your unpaid balance. And if you pay by payroll deduction, your deduction will be deposited to your regular savings account. The fee to take advantage of this service is just \$20 per loan. Loan payments skipped will be added to the end of your loan contract. Certain restrictions apply. Mortgage loan products and MasterCard are excluded.

Complete the Skip-a-Payment authorization to take advantage of this wonderful opportunity and happy holidays from United Savings. ▼

SKIP-A-PAYMENT AUTHORIZATION FORM

Name(s): _____

Account #: _____

Daytime Phone: (____) _____

Best time to contact, if necessary: _____

Loan Suffix(s), if known: _____

Loan Type(s): (example "Personal" or "Car") _____

The fee for this service is \$20 per loan.

Skip-a-Payment fee included

Please deduct fee from my account

Signature(s): _____

If you elect to skip a loan payment, interest will accrue on your unpaid balance. Loans paid by payroll deduction will have your deduction deposited to your regular savings account. Loan payments skipped will be added to the end of your loan contract. Loans that are excluded from this service include the following: (1) Loan open date less than six months old; (2) Loans with payments that are currently past due; (3) Loans with past due payments greater than 30 days within the previous 12 months; (4) Loans with payment extensions within the previous 12 months; (5) All mortgage loan products.