

UNITED SAVINGS

OCTOBER

FEDERAL CREDIT UNION

2008

NEWSLETTER

2001 WEST 10TH STREET ▼ ANTIOCH, CALIFORNIA 94509

PRESIDENT'S MESSAGE



Mark Ryan
President &
CEO

Safer Driving Habits with Hands- Free Devices

On July 1st, 2008, California implemented a new law that prohibits motorists from using handheld cellular

phones while operating their vehicles. According to the National Highway Traffic Safety Administration, the average number of motorists using cell phones was up 6% in 2007. Recent estimates suggest that cell phone users spend 60% of their time on their phone while operating a vehicle.

Because of this new law, California drivers have begun purchasing

hands-free devices. While this law has not been implemented in every state, it's a good idea for all drivers to use a hands-free device to help prevent accidents. There are quite a few options to choose from. Below are some of the types available to help you determine which option works best for you.

At around \$20.00, some hands-free devices have many of the same features as its more expensive competitors. Some features include voice dialing, three party calling, call rejection and redial. For an additional \$20.00 you can purchase a device that comes with a rechargeable battery and provides up to 9 hours of talk time.

For around \$90.00, a sleek, lightweight Bluetooth enabled device

is available. It is easy to set up and provides you with up to 8 hours of talk time. This device may be equipped with a noise canceling microphone with wind screen for enhanced voice clarity.

And finally, if you're looking for a hands-free device that just about does it all, consider a device with an LCD screen which allows you to view incoming calls, the last number called and more. This device requires professional installation and may cost as much as \$495.00.

Whichever hands-free device you choose, be sure it's one that fits your needs and is within your price range. Test a few of them until you think you've found the ideal one. And remember, safety is the most important thing while driving, not the phone call. ▼

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 credit cards are excluded.

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

UNITED SAVINGS HOLIDAYS

Thanksgiving Day

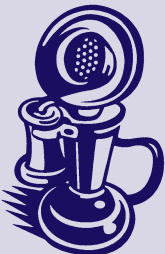
November 27, 2008

Christmas Day

December 25, 2008

New Years Day

January 1, 2009



IMPORTANT USFCU NUMBERS

Telephone (925) 778-7283

Fax (925) 778-8174

Telephone Teller (925) 778-7377

www.unisavfcu.org info@unisavfcu.org

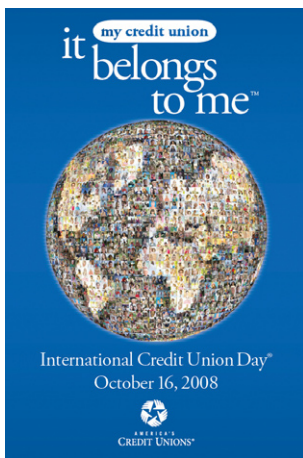
INTERNATIONAL CREDIT UNION DAY CELEBRATES CREDIT UNION OWNERSHIP

Do you know who owns United Savings? You do! And that is just one of the many things that make credit unions unique and one of the membership benefits we'll recognize on October 16 when we celebrate International Credit Union Day.

Credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of lower loan rates, higher interest on deposits, and lower fees.

Because they are unique in both structure and purpose, credit unions provide a viable alternative to for-profit financial institutions for more than 177 million members in 96 countries. At United Savings, we take pride in our heritage as a cooperative financial

services provider and our connection to the 49,000 credit unions worldwide. On October 16, we'll join with credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.



At credit unions, every customer is both a member and an owner. This year's International Credit Union Day theme—*It Belongs to Me*—celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings. Please join us on October 16 as we honor our most valuable asset: our members. We will have many fun activities to commemorate the date. Come by the office

and join the festivities. We look forward to seeing you. You are the reason United Savings exists! ▼

HAVING A DIFFICULT TIME OBTAINING A HOME LOAN?

We have the Latest Mortgage Loan Programs Available

By now you've probably heard the news. The government has stepped in to increase the availability of mortgage financing. United Savings' mortgage partner Mason-McDuffie can help you understand what is available to you.

We have up-to-date information and the latest programs. Call us today at (800) 795-1333 to get pre-approved or request a free mortgage analysis.

- First Time Homebuyer
- 100% Financing
- Refinance Options
- Renovation Loans
- FHA and VA Loans
- Fixed Rates and more...

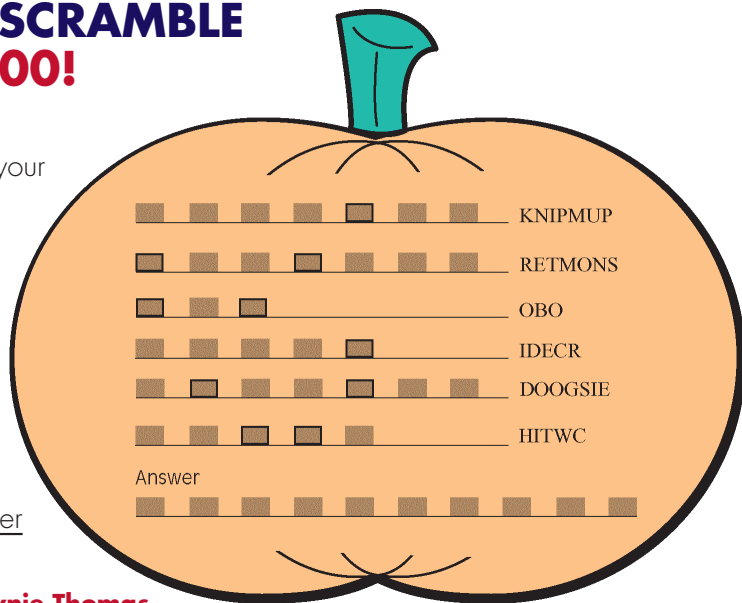


United Savings in partnership with Mason-McDuffie Mortgage has the options you need today. ▼

SOLVE THE UNITED SAVINGS OCTOBER SCRAMBLE & 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 October 31, 2008.

Congratulations to **Rawnie Thomas** for solving last quarter's crossword puzzle.



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 and MasterCard products.