

# UNITED SAVINGS

OCTOBER

FEDERAL CREDIT UNION

2009

NEWSLETTER

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



**Mark Ryan**  
President &  
CEO

## PRESIDENT'S MESSAGE

### International Credit Union Day

— For over 60 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.

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.

Credit union members enjoy many

benefits, including lower loan rates, better rates on savings, and lower fees. Plus, credit unions provide excellent service. In a recent American Banker/Gallup Consumer Survey, credit unions ranked #1 in consumer satisfaction—25 years and counting. Additionally, credit unions once again led the ratings for staff friendliness and courtesy. The survey gave credit unions higher ratings than banks and other financial institutions on trustworthiness. And we are first in service.



This International Credit Union Day, we celebrate "Your Money, Your Choice, Your Credit Union." 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 15, we will have many fun activities to commemorate the date. Come by the office and join the festivities. We look forward to seeing you! ▼

## MEET JESSICA

Please meet Jessica Davey, who recently returned to us as a Member Service Representative.

Jessica restarted with the credit union last May, previously leaving United Savings after 15 months of service to become a certified phlebotomist. Jessica is unmarried and has a boyfriend named Hunter. In her spare time she enjoys shopping and working-out at the gym. Jessica loves taking long walks with her dogs Gucci and Riley as well as spending time with her family.

Please welcome back Jessica to our credit union. Be sure to say "hi" the next time you're in the office. ▼



## 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 are excluded.

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

## UNITED SAVINGS 2009 HOLIDAYS

Thanksgiving ..... Nov. 26  
Christmas ..... Dec. 25  
New Year's Day ..... Jan. 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)

# TAKE CONTROL OF YOUR CREDIT

Are you feeling the pressure as credit card fees and rates continue to rise? Many major banks are raising interest rates, adding fees, and increasing the minimum payment amounts on their credit cards. It doesn't matter if you are a good customer or not, these changes are affecting everyone.

Lawmakers are passing laws to protect consumers from these predatory lending practices but it takes time. Consumers can get trapped in a system that is designed to induce mistakes and jack up fees. This type of business is predatory and must end.

What can you do in the meantime? Call United Savings! Our MasterCard is a great solution, featuring low rates and backed by a commitment to providing you with the highest quality of service. To find out more about a United Savings MasterCard, please call us today at (925) 778-7283, ext. 12. ▼

## Skip-a-Payment Authorization Form

Name(s): \_\_\_\_\_

Account #: \_\_\_\_\_ Daytime Phone: (\_\_\_\_) \_\_\_\_\_ Best time to contact, if necessary \_\_\_\_\_

Loan Suffix(es), 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.

# WISH YOU WERE HERE? VACATIONS CONTINUE...

Because of a tremendous response, the "Wish you were here?" vacation promotion will continue! When you fund a new low interest loan from United Savings for \$10,000 or more, you will receive a voucher for a FREE vacation to one of many exciting destinations.\* Take out a Home Equity Line-of-Credit for \$75,000 or more and receive a FREE Carnival Cruise voucher!\*\*

Vacation destinations include: Reno, Vegas, Denver, Disneyland Area, Phoenix, San Diego, Seattle, Utah, Palm Springs, Oahu and much more!!! Most vacation packages accommodate a family up to five (2 adults and 3 children). Vacations are from 3 days/2 nights to 7 days/6 nights. The cruise is for two adults for 4 days and departs from Long Beach. Ports include: Catalina Island and Ensenada, Mexico.

This promotion ends December 31, 2009 and these offers are valid only while supplies last, so don't delay. Promotion is for new money loans only. Call our office for details.

\*Vacation packages include hotel accommodations only. Requests must be made at least 30 days in advance. Vacation recipients are responsible for room tax.

\*\*Cruise recipients are responsible for paying taxes, handling charges and airfare. Available dates are limited. ▼

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

Fill in the crossword, send it with 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, 2009.

### Across

1. Direction: Abbr.
4. Abbots
9. Hawaiian guitar
10. Refrain
11. Laments
13. India and indelible
14. Region in northmost Europe
16. Letters
17. Common diagnostic test
18. Western state: Abbr.
20. Segment
22. \_\_\_ and circumstance
24. Dutch astronomer
25. Harsh and brutal
27. St. Louis-to-Chicago dir.
28. Aquarium dweller
29. Genus of hogs

### Down

1. Bad-tempered
2. Jaegers
3. Sob
4. Atomic number 85
5. Revive
6. Musical group
7. Moose
8. Nazi militia
12. Train car
15. NRC's predecessor
18. Horn in the orchestra
19. Wagers
20. Obscurity
21. Charged particles
22. Proportion
23. Next to Wash.
26. Calif. city

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		
28						29		



Congratulations to **David Garcia** for solving the last newsletter's Ice Cream Flavors puzzle.

R R E T T U B T U N A E P  
 D N A T I L O P O F E N H Q  
 E A I L G Q C F K B B E I  
 E Y O T A D E A F L L M H  
 A W R C Y C R R A A U C C  
 E L A D X E N U O C C G A  
 M N L S X M A M K K E L  
 E U P E O R C O V W C L L S  
 M H N T L A Q E R L E B P  
 C O S W A R M N H R U D D  
 T A C S W A R A E C C U T O  
 M A I H R R A G A T I M M  
 A C R A A E B T R A M M L  
 N A C E P R E T T T B O L  
 Y R R E B B W A R T S Y L A