

United For You

A Quarterly Publication For Members Of
 United Financial Services Community Federal Credit Union
 A Park Avenue Institution

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Spread The Word About The Benefits Of Credit Union Membership

Refer a co-worker, friend or family member and we'll deposit \$10 into your account. Simply clip this coupon and give it to the person you are referring. Ask them to give it to a Member Service Representative when they join the Credit Union. Please indicate your full name below to ensure that you receive credit for your referral.

REFERRING MEMBER'S NAME

REFERRING MEMBER'S ADDRESS

CITY STATE ZIP

*Remember: members of your immediate family or household can join!**

*Immediate family is defined as a spouse, child, sibling, parent, grandparent, grandchild, stepparents, stepchildren, stepsiblings and adoptive relationships. Household is defined as persons living in the same residence maintaining a single economic unit. When your referral joins the Credit Union we will deposit \$10 into your Share Savings Account.

800.005



United Financial Services
 COMMUNITY FEDERAL CREDIT UNION

HELP US CELEBRATE CREDIT UNION MEMBERSHIP

International Credit Union Day: October 20, 2011

On October 20th United Financial Services, along with Credit Union members from around the world, will be celebrating International Credit Union Day. It is an annual event that commemorates the achievements of Credit Unions and their members worldwide. In honor of this special day, United Financial Services invites its members and the whole community to join us for refreshments and promotional giveaways.

Since 1948 International Credit Union Day has been celebrated each year on the third Thursday of October. This international event allows us the opportunity to remember the proud history of Credit Unions, while promoting awareness and support for the Credit Union difference.

The theme for the 2011 event is "Credit Unions Build a Better World." As a Credit Union, United Financial Services is recognized as a force for positive economic and social change. We create opportunities for families, strengthen communities and contribute to building a better world. We do this by offering affordable rates and high quality personal service that helps to simplify our members' lives and encourages them to meet their financial goals.

So please stop by the Credit Union on October 20th and celebrate with your fellow members. Bring a friend, co-worker or family member and introduce them to the benefits of Credit Union membership. Receive a \$10 reward (deposited into your share account) if your referral signs up for membership.



WE'RE HERE FOR YOU THIS HOLIDAY SEASON

Low cost Holiday Loans are now available. Your holiday budget will stretch a little further with rates as low as 8.90% APR* on a Holiday Loan from your Credit Union! Borrow as little as \$500 or as much as \$2,000 and have up to 24 months to repay. For your added convenience, the funds will be directly deposited into your account and a loan officer will set you up with hassle-free automatic payments.

Holiday Loans are available November 1, 2011 through December 23, 2011. Hurry...don't wait. Apply online at www.ufscu.org, stop by or call the Credit Union at 800-796-5000, extension 10.

*APR=Annual Percentage Rate. This offer is extended at a special low rate for qualified borrowers. Actual rate and amount borrowed may vary depending upon credit review.

Special Holiday Loan Rate

As Low As

8.90%
 APR*

**Borrow Up To \$2,000
 24 Months To Repay**





GIVE A GIFT CARD THIS HOLIDAY SEASON

With the holiday season approaching soon, you'll have gift giving on your mind. You can never go wrong with a prepaid VISA® Gift Card. It's good at millions of places – including retail and online merchants – and for mail and phone orders, too!

It's the perfect gift because it lets the recipient decide what they really want, and it's prepaid so it can't be overspent. And VISA Gift Cards come with all the protection and security features you've come to expect from VISA.

Here are a few of the features our Visa Gift Cards have to offer:

- * Instantly issued from the Credit Union at the low cost of \$4.25 per card
- * Can be used wherever Visa Debit Cards are accepted
- * Minimum load of \$10 and a maximum load of \$500 per card
- * Choice of several beautiful designs imprinted on card suitable for all occasions
- * 5 year expiration date
- * Service fees and certain purchase exclusions may apply

So if you can't decide what to give...ask one of our member service representatives about a Visa Gift Card today. We'll help you get the response you want: "Oh, you're so thoughtful!"



APPLY FOR A UFS VISA® CREDIT CARD TODAY AND SAVE!

You can save money instantly by not paying the high interest rates and costly fees of other credit card issuers. Our cards offer low annual percentage rates and you pay no interest at all if the balance is paid in full by the due date.

Making purchases at millions of merchant locations worldwide or obtaining cash at more than 1.5 million ATMs in more than 170 countries has never been easier.

Look at some of the other benefits our cards have to offer:

- * No annual fee
- * No cash advance or balance transfer fees
- * No penalty APR for late payments
- * 25-day grace period on purchases
- * Auto rental collision damage waiver
- * Emergency cash and card replacement
- * 24-hour toll free service

VISA Gold ScoreCard Rewards – Merchandise & Travel Rewards!

With our VISA Gold Card you earn bonus points for every qualifying net dollar you spend. You can then redeem your points for exciting merchandise, travel or experience rewards! Rewards are continually updated – so check in often. You can visit the ScoreCard site at scorecardrewards.com or by linking from the Credit Union website. Once your profile is created, you can view your point balance, search and view all available merchandise and travel rewards, create wish lists and more!

ScoreCard help is available to assist you with any inquiry 24 hours a day, 7 days a week* at **1-800-854-0790**.

So stop by today, apply online at ufsfcu.org or call **1-800-796-5000, ext. 10** to apply for a UFS VISA Credit Card. Two most recent paystubs must accompany your application.

*Excludes major holidays

ANNUAL HOLIDAY SKIP-A-PAY PROGRAM!

Our popular Holiday Skip a Pay Program is back. Need some extra spending cash this Holiday season? Your Credit Union is here to help. Skip your loan payment this November, December or January! You choose the month.

Here's how to participate. You must be a member in good standing who has a current loan* with the Credit Union. You choose which month you want to skip your loan payment (either November, December or January).

If you have more than one loan with the Credit Union that qualifies, you can choose to skip a payment on the additional loan as well. A \$25 processing fee will be added to the balance of each loan you choose to skip a payment.

Members with qualifying loans will receive this offer through the mail or you can contact us at **800-796-5000, extension 10** for a copy of the form.

* Excludes VISA®, Real Estate and Line of Credit Loans and all loans that are delinquent. Interest will continue to accrue on the unpaid balance during the month you skip your payment, and when payments resume, the unpaid interest will be collected first. UFSFCU reserves the right to refuse any Skip-A-Payment request.



PREPAID VISA® TRAVEL MONEY CARDS ARE AVAILABLE

Are you planning on traveling? Worried about identity theft or lost or stolen cards? Don't be. You can purchase prepaid Visa Travel Money cards at the Credit Union today. The card is better than a travelers check. It's safe, secure and cancelable if lost or stolen. Reduces fears of identity theft since your account number and name are not imprinted on the card. Here are a few other features our Travel Cards offer:

- ★ *Branded with the VISA Logo and accepted at over 20 million VISA locations worldwide*
- ★ *Can be used at ATMs to withdraw cash and at merchants that accept pin-based POS transactions*
- ★ *Cards are instantly issued at the Credit Union at the low cost of \$4.95 per card*
- ★ *You can receive transaction information, change PIN#, check balances and fund the card via www.cumoney.com website*
- ★ *Can be funded with checking or savings but is NOT linked to accounts*
- ★ *Can be funded for amounts from \$100 to \$5000*
- ★ *Card is re-loadable up to 4 times*

So travel with peace of mind. Ask your Credit Union member service representative about Travel Money cards today.



AVOID FALLING VICTIM TO INCREASING TEXT, PHONE AND EMAIL SCAMS

Credit Unions from around the country have reported their members are receiving bogus text message (smishing) alerts. The text message indicates it is from Credit Union Services and advises the member to call the number provided in the text message to have their card reactivated. This is a scam as no Credit Union would ever ask a member for this type of information using text messaging.

As a reminder, never respond to any type of request for personal or financial information being requested by text, phone or email. Call your Credit Union to report a scam, or if you have fallen victim to a scam, ask the Credit Union to block your card immediately. If you're able to capture the telephone number used by the fraudster, report the number to the following organizations:

- ★ *The Federal Trade Commission at spam@uce.gov.*
- ★ *Your landline or mobile phone carrier.*

New and different types of scams are reported frequently. Be on the alert and do not fall victim to one of these methods to defraud you.



HOLIDAY CLUB DISTRIBUTION NOTICE

Holiday Club members who have been saving for the coming holiday season can expect a little extra jingle in their accounts on November 1, 2011. On that day, the Credit Union will transfer Holiday Club funds to your savings account – just in time for early holiday shopping! Holiday Clubs for 2012 will automatically begin the same day.

BE PREPARED NEXT YEAR WITH OUR HOLIDAY CLUB ACCOUNT

The Credit Union's Holiday Club Account is an easy, convenient way to save for the holidays. This special account lets you set aside funds all year long, so you can pay cash for holiday purchases or any other wish that's on your list.

You can choose to have deposits automatically withdrawn from each paycheck, or you can make deposits yourself. We don't require a minimum balance, and you'll earn interest on your savings! Contact us today to open your Holiday Club Account, and your next holiday season is sure to be merry and bright!



Bulletin Board

Holiday Closings

The Credit Union will be closed during the following holidays:

<i>Columbus Day</i> Monday, October 10, 2011	<i>Day After Thanksgiving</i> Friday, November 25, 2011
<i>Veterans' Day</i> Friday, November 11, 2011	<i>Christmas Day</i> Monday, December 26, 2011
<i>Thanksgiving Day</i> Thursday, November 24, 2011	<i>New Year's Day</i> Monday, January 2, 2012

Save With GM's Preferred Pricing And Special Incentives!

General Motors is offering all current and eligible Credit Union members **preferred pricing*** when they purchase an eligible, new GM vehicle. This is in addition to most current incentives and special offers! Head to your Credit Union for pre-approval, and **save even more** with special reduced low auto loan rates! For complete information on preferred pricing/incentives and how the program works, visit

lovemycreditunion.org/GM

**Must be a member of a participating Credit Union. A statement or membership card for the Credit Union will be required as proof of eligibility at the dealership. Not available with some other offers. See dealer for details. Discount is available to members no matter where they finance their purchase.*



United Financial Services
COMMUNITY FEDERAL CREDIT UNION

320 Park Ave • Scotch Plains, NJ 07076-1121

PHONE: (908) 322-2600 • 1-800-796-5000 • FAX: (908) 322-2608

WEB SITE: www.ufscu.org

CALL 24 (908) 322-3646 • 1-877-837-6362

Mortgage Department 1-800-880-0787

Home Equity 1-800-796-5000 Ext. 10

OFFICE HOURS:

Monday, Tuesday, Wednesday: 8:00AM - 4:00PM

Thursday: 9:00AM - 6:00PM • Friday: 8:00AM - 3:00PM



11-00813 9/11 Marketing Partners (888) 641-1215

RATE WATCH

Deposit Rates As of 9/01/11

	APR*	APY*
Certificates & IRA Certificates		
Minimum \$1,000		
6 Months	0.50%	0.50%
12 Months	0.65%	0.65%
<i>Other terms and rates available up to 60 months. Bonus rates on deposits of \$50,000 or more on maturities of 2-5 years.</i>		
IRA Share	.50%	.50%
Tiered Rate Money Market Account		
Minimum Deposit		
\$2,000 - \$19,999	0.30%	0.30%
\$20,000 - \$49,999	0.40%	0.40%
\$50,000 - \$99,999	0.50%	0.50%
\$100,000 and over	0.80%	0.80%
Prime Savings (Minimum for dividend \$100)	0.15%	0.15%
Vacation Club	0.15%	0.15%
Holiday Club	0.50%	0.50%

*NOTE: All rates in effect as of publication date. Subject to change without notice. Call for current rates. APR=Annual Percentage Rate. APY=Annual Percentage Yield.

Loan Rates As of 9/01/11

	LIMIT	TERM	APR*
Unsecured			
Signature	\$500 - \$10,000	Up to 60 Months	13.99%
Overdraft			
Line of Credit	\$250 - \$2,500		13.25%
Secured			
Share	Up to 100%	Up to 60 Months	3.15%
Certificate	Up to 100%	Up to 36 Months	2% Over Cert. Rate
Stock	Up to 70%	Up to 60 Months	8.00%

	80% Financing	100% Financing
New Vehicles/Motorcycles		
24 Months	3.99%	4.49%
36 Months	3.99%	4.49%
48 Months	3.99%	4.49%
60 Months	3.99%	4.49%
72 Months	4.24%	4.74%
(\$25,000 or more)		

	80% Financing	100% Financing
Used Vehicles/Motorcycles		
24 Months	4.49%	4.99%
36 Months	4.49%	4.99%
48 Months	4.49%	4.99%
60 Months	4.49%	4.99%

	Up to 60 Months	7.49%
New & Used RVs		
\$500 - \$50,000	Up to 60 Months	7.49%
New & Used Boats		
\$500 - \$50,000	Up to 60 Months	7.49%

VISA*		
Unsecured (Variable)		
\$500 - \$5,000		13.99%
Secured (Variable)		
Minimum \$500		8.00%
Gold - \$2,500 - \$10,000		9.90%

Mortgage Loans - Call 1-800-880-0787 for current rates or visit us at www.ufscu.org.

Fixed and Adjustable Rate Mortgages - nationwide!

	5 Year Fixed	5.75%
Home Equity Loans		
\$5,000 - \$250,000	10 Year Fixed	6.00%
	15 Year Fixed	6.25%
	20 Year Fixed	6.50%

Variable Line of Credit - Prime Rate minus 0.50%, Floor 4.00%
Call (908) 322-2607 for more details.

NOTE: All rates in effect as of publication date. Subject to change without notice. Loan rates quoted are our lowest rates for qualified applicants and require automatic transfer of payment. Prime rate 3.25%. Call for current rates.