

## Join Us At The Annual Meeting!

Please plan to attend UFSFCU's upcoming Annual Meeting. As part-owner of our member-owned financial institution, your opinion counts!

Date: April 28, 2001

Time: 7:00 PM

Place: Galloping Hills Caterer

*We hope to see you at this important credit union event!*

## How To Reach Us

Department	Representative & Extension	Direct Line
Customer Service	Diane, 13	322-2604
ATM & Payroll Inquiries	Joanne, 12	
Loans	Jill, 22	322-2606
Share Certificates, VISA, IRAs, Share Draft	Sue, 10	322-2607

Call direct for any reason concerning your credit union account(s). Our staff will be happy to help you with the information you need.



### United Financial Services FEDERAL CREDIT UNION

320 Park Avenue • Scotch Plains, NJ 07076-1121  
(908) 322-2600 • 1-800-796-5000 • Fax (908) 322-2608  
www.ufsfcu.org

CALL 24

(908) 322-3646 • 1-877-837-6362

Mortgage Department 1-800-880-0787

Office Hours

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

Thursday: 9:00 AM - 6:00 PM

Friday: 8:00 AM - 3:00 PM

## RATE WATCH

### Savings & Investment Dividend Rates As of 10/1/00

Certificates & IRA Certificates	Rate	Annual Percentage
Minimum \$1,000	Yield (APY)	
6 Months	Rates Change Weekly	
12 Months	Call CU For Current Rates.	
IRA Variable	5.00%	5.12%
Plateau Rate		
Money Market Account		
Minimum \$100 - \$999	2.50%	2.52%
\$1,000 & Up	2.75%	2.78%
Regular Checking/Share Draft	1.00%	1.01%
Prime Savings	2.50%	2.52%
Vacation Club	2.00%	2.02%
Holiday Club	4.00%	4.07%

NOTE: All rates in effect as of publication date. Subject to change without notice. Call for current rates.

### Loan Rates As of 10/1/00 - 12/31/00

	Limit	Term	Rate (APR)
<b>Unsecured</b>			
Signature	\$500 - \$10,000	Up To 60 Months	14.25%
<b>Secured</b>			
Share Secured	Up To 100%	Up To 60 Months	6.00%
Certificate Secured	Up To 100%	Up To 12 Months	1% Over Cert. Rate
Stock Secured	Up To 70%	Up To 60 Months	7.00%
<b>New Vehicles</b>	<b>80% Financing</b>	<b>100% Financing</b>	
24 Months	6.75%	7.25%	
36 Months	7.00%	7.50%	
48 Months	7.25%	7.75%	
60 Months	7.50%	8.00%	
72 Months (\$25,000+)	8.00%	8.50%	
<b>Used Vehicles</b>	<b>NADA Loan Value</b>	<b>NADA Retail Value</b>	
24 Months	7.00%	7.75%	
36 Months	7.50%	8.25%	
48 Months	8.00%	8.75%	
60 Months (\$20,000 +)	8.50%	9.25%	
<b>New &amp; Used RVs</b>	\$500 - \$35,000	Up To 60 Months	8.00%
<b>New &amp; Used Boats</b>	\$500 - \$35,000	Up To 60 Months	8.00%
<b>Motorcycle</b>	\$500 - \$10,000	Up To 48 Months	9.00%
<b>VISA</b>			
Unsecured (Variable)	\$750 - \$10,000		13.99%
Secured (Variable)	Minimum \$750		8.00%

**Mortgage Loans** - Call at 1-800-880-0787 for current rates.

Fixed and Adjustable Rate Mortgages - nationwide!

**Home Equity Loans** - Call Mortgage Department at 1-800-880-0787

5 Year Fixed 7.00%

7 Year Fixed 7.50%

10 Year Fixed 8.00%

15 Year Fixed 8.75%

Variable Line of Credit - Call 1-800-880-0787 for terms

First Six Months 1% below prime then prime

for remaining term.

NOTE: All rates in effect as of publication date. Subject to change without notice. Prime rate is 9.50%. Call for current rates.

Equal Opportunity Lender

Equal Opportunity Lender

NCUA

Member Since 1958

Member Since 1958

Member Since 1958

Member Since 1958

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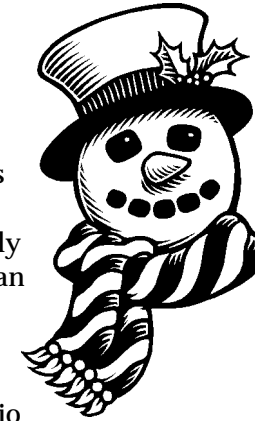
# UNITED FOR YOU

FALL 2000

Designed To Inform The Members Of United Financial Services Federal Credit Union

## 'Tis The Season! Holiday Club Accounts

If you opened a 2000 UFSFCU Holiday Club Account, your year's worth of saving is about to pay off! On November 2<sup>nd</sup>, 2000, Holiday Club funds and dividends earned will be transferred from members' suffix 05 accounts directly into their suffix 00 accounts. You can use your ATM card to withdraw your funds, or to transfer them to your credit union Checking Account. You can also use our audio response system, Call-24, to transfer the funds or have them sent to you by check.



All 2000 Holiday Clubs will be renewed for next year automatically. If you don't already have one, call or stop by the credit union today to begin your 2001 Holiday Club. Saving money for next year's holiday expenses is easy when you make regular deposits into a Holiday Club Account. And if you think you don't have the willpower for such a regular pattern of savings, consider this - by signing up for Payroll Deduction, you can make deposits into your Holiday Club Account automatically. And, your Holiday Club Account earns a monthly 4% dividend!

## Holiday Savings You Can Count On

### VISA Credit Cards

The holiday season can be full of distractions, and holiday shopping can be even more hectic. Be sure to keep your wits about you if you're offered a department store credit card. Remember, many of those cards have rates as high as 18 to 22%, steep annual fees and other expensive drawbacks. Charging holiday purchases on a UFSFCU VISA credit card is a much more affordable alternative, thanks to our everyday low rate and many other money-saving benefits...



- No Annual Fee
- Low 13.99% APR
- 25-Day Grace Period On Purchases
- No Transaction Fee For Purchases
- No Cash Advance Fee

For holiday savings you can count on, rely on a UFSFCU VISA credit card. Call or stop by the credit union to apply today!

UFSFCU is actively seeking new Select Employee Groups interested in credit union membership. Any member or family member who knows of a company interested in joining the credit union should contact UFSFCU at (908) 322-2600.



United Financial Services  
FEDERAL CREDIT UNION

## PRESIDENT'S MESSAGE

### International Credit Union Week

For over 50 years, credit unions throughout the world have celebrated the credit union difference during the third week of October, International Credit Union Week. We invite you to join us this year as we reflect on the founding principles of the credit union movement, and the success of that movement throughout the past 150 years and more.

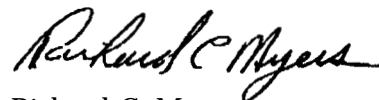
The credit union movement has been a tremendous success in this country ever since the establishment of the first U.S. credit union almost 100 years ago. Today there are over 10,000 credit unions throughout the United States satisfying the personal financial needs of over 76 million members.

Credit unions have always stood apart from the rest of the financial services industry, but today the credit union difference is clearer than ever. It can be seen in our commitment to providing not only convenient and affordable financial products, but also courteous, professional service – a rarity in the banking industry. It's also demonstrated by our not-for-profit orientation, which allows us to consider the best interests of our members first and foremost. This members-first philosophy is only fitting, since credit unions are financial cooperatives which are owned and operated by their members. Members serve as volunteers on credit union committees, and elect fellow members to the credit union's Board of Directors, with each member having one vote regardless of how much they have on deposit with the credit union.

I would also like to take this opportunity to welcome Joanne Jankunas to the UFSFCU family. Joanne brings extensive years of experience to the credit union, especially in the area of ATM & ACH services. Please welcome Joanne to the UFSFCU family the next time you're in the office.

On behalf of the entire staff and board of directors, have a safe and happy holiday season!

Sincerely,

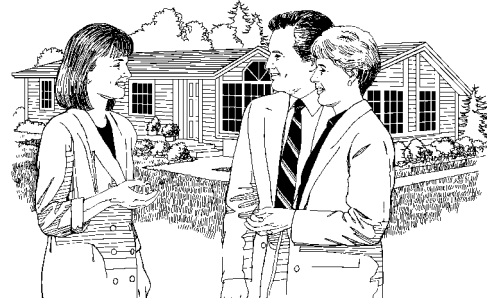


Richard C. Myers  
President and Chief Executive Officer

## Thinking Of Selling Your Home?

### Make Sure It's The Right Move

Sometimes selling your home is a necessity – if you've taken a job in a new city, for example, or you're getting divorced and need to sell your home as part of the settlement. But sometimes selling your home is not only unnecessary, but also unwise. Before you decide to sell, carefully review the following factors.



- **Your budget** – If your budget is tight, you may not be able to absorb the commission and relocation costs associated with selling your current home and moving to a new one. Also, make sure you can handle your new monthly payment, if it's higher than your old one.
- **Your needs** – Do you like everything about your current home, but just need more room? Consider building an addition instead of moving.
- **Your local real estate market** – The real estate market is cyclical. If it's tight where you live right now, you might choose to wait for it to improve before you sell. That way, you'll get a better price for your home, and you'll build more equity while you wait.
- **Your other loan obligations** – You could actually *lose* money by selling your home if you have a second mortgage or home equity loan in addition to a first mortgage. If you're in this situation and you just can't wait until you pay off the loan, consult your tax advisor or real estate attorney to determine the best time to sell.

## Holiday Closings

**Columbus Day**  
Monday, October 9, 2000

**Veterans' Day**  
Friday, November 10, 2000

**Thanksgiving**  
Thursday, November 23, 2000  
Friday, November 24, 2000

**Christmas**  
Monday, December 25, 2000  
Tuesday, December 26, 2000

**New Year's Day**  
Monday, January 1, 2001

## Tired Of Paying ATM Fees?

Here's a convenient way to avoid paying ATM surcharges. When you use your UFSFCU VISA/ATM Debit Card to pay for purchases, many merchants will allow you to withdraw cash from your account at the same time. All you have to do is tell them the amount of cash you'd like to withdraw, and it will be added to the transaction. When you make a withdrawal in this manner, you will pay no ATM fee.



## Help Us Keep In Touch

It is important that you receive your monthly statement and other information relating to your credit union accounts on a timely basis. If you have moved, changed your name through marriage or changed jobs, be sure to call or visit the credit union and let us know.

## High Yields, Without The Risk UFSFCU Term Share Certificates

You don't have to invest in the stock market or other risky investments to earn a handsome rate of return. Invest in a UFSFCU Term Share Certificate instead! Like all deposit accounts at your credit union, our Term Share Certificates are federally insured up to \$100,000. And we offer a variety of terms, as you can see below:

6-months	24-months
12-months	30-months
18-months	36-months

If you're looking for a safe, high-yield investment, your credit union is the place to turn. Call or stop by our office to open a UFSFCU Term Share Certificate today!

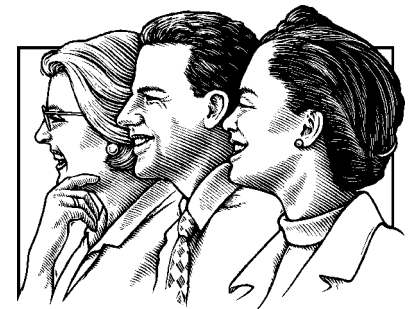
\*Annual Percentage Yield. Rates effective as of publication date and subject to change without notice. Call for current rates.

## Spread The Word Why Wouldn't You?

If you found a great auto mechanic, or a store that had quality merchandise and low prices, you'd tell your family about it, right? So why wouldn't you tell your family members about the benefits of membership in UFSFCU?

We offer a wide variety of products and services that are designed to make handling your financial affairs convenient and affordable. Low-interest loans, high-yield savings and investment accounts... the list goes on and on. And your family members can have access to that same long list of valuable financial products, since because you are a member of UFSFCU, they're also eligible to join!

Your family deserves to know about the savings, convenience and friendly atmosphere we offer. And it's up to you to tell them! Spread the word about the benefits of credit union membership today!



## Coming Soon... A New And Improved Term Share Certificate Program!

Call or stop by our office for details.