

UNITED FOR YOU

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

UFSFCU Membership

A Great Gift Idea

Membership in UFSFCU brings lots of benefits – not only to you, but to your family members as well, since they're also eligible to join the credit union!



Give the gift of UFSFCU membership to a family member. They're sure to appreciate all our convenient, money-saving products and services, not to mention all the other benefits of membership. Call or stop by the credit union to pick up a membership application today!

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 7/1/00

Certificates & IRA Certificates	Rate	Annual Percentage Yield (APY)
Minimum \$1,000		
6 Months		
12 Months		
IRA Variable	Rates Change Weekly	
Plateau Rate	Call CU For Current Rates.	
Money Market Account	5.00%	5.12%
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 6/1/00 - 9/30/00

	Limit	Term	Rate (APR)
Unsecured			
Signature	\$500 - \$10,000	Up To 60 Months	14.25%
Secured			
Share Secured	Up To 100%	Up To 60 Months	6.50%
Certificate Secured	Up To 100%	Up To 12 Months	1% Over Cert. Rate
Stock Secured	Up To 70%	Up To 60 Months	7.50%
New Vehicles	80% Financing	100% Financing	
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%	
Used Vehicles	NADA Loan Value	NADA Retail Value	
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%	
New & Used RVs	\$500 - \$35,000	Up To 60 Months	8.00%
New & Used Boats	\$500 - \$35,000	Up To 60 Months	8.00%
Motorcycle	\$500 - \$10,000	Up To 48 Months	9.00%
VISA			
Unsecured (Variable)	\$750 - \$10,000		13.99%
Secured (Variable)	Minimum \$750		8.00%

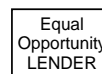
Mortgage Loans - Call at 1-800-880-0787 for current rates. Fixed and Adjustable Rate Mortgages - nationwide!

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%

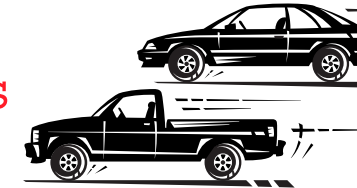
Variable Line of Credit - Call 1-800-880-0787 for terms
First Six Months 1% below prime then prime for remaining term.

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



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New & Used Vehicle Loans



Summer is the perfect season to hit the road in a hot new car. And a New or Used Vehicle Loan from your credit union is a great way to finance it. We offer comfortably low rates and flexible terms that can let you get more vehicle for your money. Whether you're in the market for a brand-new model or a previously owned one, make UFSFCU your first stop.

Pre-approval

For a less stressful vehicle shopping experience, stop in to see us even before you visit the dealership and have your New or Used Vehicle Loan pre-approved. Pre-approval puts you in a stronger negotiating position by letting you know beforehand just how much you can afford to spend.

Refinance and Save

It's not too late to get a better rate on your vehicle loan from another financial institution. With our low rates, refinancing the loan with UFSFCU could result in a substantially lower monthly payment for the rest of your loan's original term.

Before you finance any vehicle, or resign yourself to making sky-high monthly payments on your current vehicle loan, you owe it to yourself to find out what UFSFCU has to offer. Call or stop by the credit union today for more information, or to apply for a New or Used Vehicle Loan or Refinancing.

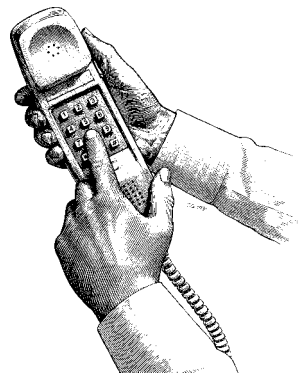
Account Access At Your Convenience CALL-24

Don't let the need to access your credit union accounts slow you down this summer. Enjoy account access at your convenience by calling CALL-24, our audio response system!

CALL-24 is accessible 24 hours a day, seven days a week from any touch-tone phone in the world. Just dial (908) 322-3646, or from outside the local calling area, 1-877-837-6362. A wide variety of transactions can be performed with CALL-24. For example, you can...

- ✓ Make account balance inquiries
- ✓ Withdraw funds by check
- ✓ Transfer funds between accounts
- ✓ Obtain savings and loan rate information
- ✓ Plus much, much more!

CALL-24 is free, it's convenient, and it's easy to use. All you need is a touch-tone phone and your Personal Identification Number (which is the last four digits of your Social Security number if you've never used the system before). Make the most of this great service. Call CALL-24 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

Without credit, many of our members would not be able to make some of their everyday purchases, let alone such important ones like a new car or house. Consequently, most of us need to work to maintain a good credit rating. But do you know exactly how to keep your credit rating clean?

When considering extending credit to loan applicants, lenders refer to the credit ratings determined by three major credit bureaus – Equifax, Experian and TransUnion. Here are the factors those companies use to compile your credit rating.

- + **Payment History** - How promptly you pay your bills is a primary factor in determining your credit rating. If you are consistently 30 or 60 days late in your payments, this information will be reflected in your credit score. Needless to say, prompt payment is always best.
- + **Open Credit Lines** - How much credit you currently have available to you is another important factor. If you have several credit cards, potential lenders are likely to consider you a greater credit risk, since potentially you could go on a spending spree and max out all of your cards. Your best bet is to cancel all credit cards you don't truly need for everyday purchases and emergencies.
- + **Credit Inquiries** - Each time you apply for a credit card or loan, you give a potential lender permission to make an inquiry into your credit history. Each inquiry is recorded by the credit bureaus, and frequent credit inquiries negatively affect your credit score. Thus you shouldn't apply for credit simply because you have been pre-approved or have received an invitation to apply. Apply only for those loans or credit cards that you need and will use.

One more word of advice: anytime you have a borrowing need, come to your credit union first. Because we are a not-for-profit financial cooperative, we are often able to offer loan rates that are substantially lower than those of banks and other financial institutions.

Sincerely,



Richard C. Myers
President and Chief Executive Officer

New Staff Member

UFSFCU would like to welcome Joanne Jankunas, our new ACH/ATM Coordinator, to the credit union staff. Joanne joined us on May 3rd, 2000, and brings a wealth of credit union experience to her new position. She will be responsible for supervising all ACH/ATM transactions.

Welcome, Joanne, to the credit union family!



UFSFCU Term Share Certificates

It's not easy finding the perfect investment. You want high yields (of course), but you also want security. After all, what good is the promise of great dividends if your investment disappears in a puff of smoke? Invest in a UFSFCU Term Share Certificate and you can enjoy both high yields and the security of knowing your money will be right where you left it.

Available in six and 12-month terms, our Term Share Certificates offer one of the highest returns around. And because they are insured up to \$100,000 by the National Credit Union Administration (like all deposit accounts at your credit union), your deposits are never at risk – unlike stock market investments. All it takes is a minimum investment of \$1,000.

Our Term Share Certificate rates change every Wednesday, so call or stop by the credit union today to get our latest rates, or to invest in a UFSFCU Term Share Certificate!

Holiday Closings

Independence Day
Monday, July 3, 2000
Tuesday, July 4, 2000

Labor Day
Monday, September 4, 2000

Please Take Note

Fee Changes

Effective July 1, 2000, the \$10 annual fee for UFSFCU IRAs will be eliminated.

Effective August 1, 2000, there will be a \$25 fee for share drafts that are returned due to insufficient funds. This \$25 fee will also apply to all ACH item returns.

Effective immediately, after six ATM withdrawals per month, there will be a \$1 fee per each additional withdrawal.

Make Your Life Easier With...

Payroll Deduction

The Great Pyramids. The Moon Landing. Payroll Deduction. OK, it's not one of the seven wonders of the world, but Payroll Deduction is an impressive invention. This free service lets you have a portion of your net pay automatically deposited into your credit union accounts every pay period. Payroll Deduction provides a convenient way to save regularly and make payments on your credit union loan, which (like all truly great inventions) makes your life easier.

And come to think of it, what have the Great Pyramids done for you lately?

Call or stop by the credit union to sign up for Payroll Deduction today!

MembersResources.com

Tackling the issues that touch your life.

Presenting a whole new web site devoted exclusively to credit union members like you. When you log on to MembersResources.com, you become part of a national community of credit union members. You can meet, greet and even compete with your fellow members through the site's interactive games, bulletin boards and chat rooms. But that's not all you'll have the opportunity to do. You can also...

- ◆ Read and get informed with articles by MembersResources.com columnists, who tackle the important issues. Their material is exclusive to this site, written to address the concerns of the credit union member and to give you a look at life from a different perspective.
- ◆ Get hooked on "Hallowed Halls," the first online soap opera written just for MembersResources.com members. Don't worry about missing today's episode, you can always catch up by reviewing the archive of previous episodes.
- ◆ Obtain products you need through the virtual mall – while avoiding the long lines and parking problems of an actual mall.
- ◆ Learn how to improve the look of your home for less than you'd imagine.
- ◆ Get insured, obtain legal advice, find information on vitamins and more!

This site is for you, so explore it, ask questions and offer your feedback. MembersResources.com wants to serve you better! Log on to www.membersresources.com, or click on the Members Resources link on UFSFCU's home page at www.ufsfcu.org!

Read, chat, learn, play... everyday.
MembersResources.com.

Introducing... The "CU Home For Sale" Program



UFSFCU is now participating in the CU Home For Sale program.

Members who choose to sell their homes through this program rather than through a traditional realtor can expect to receive a savings of 2% to 5% of their home's sale price. Taking a \$200,000 home as an example, that adds up to a minimum savings of \$4,000. Members can also buy a home through the CU Home For Sale program. Those who do will receive a special seller-paid credit at closing which can equal \$1,200 on the \$200,000 home in the example above.

CU Home For Sale provides the same personal attention and professional service as a traditional realtor, including listings in the multiple listing service. And yet the program still offers savings that can amount to thousands of dollars. Call or stop by the credit union for more information today.