

# UNITED FOR YOU

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

## ..... Important Notice .....

Effective January 1, 2001, the dividend rate on UFSFCU Money Market Accounts was increased to 3.50% APR. Also, the minimum balance to earn dividends has been raised to \$2,000. For periods during which your balance drops below \$2,000, your Money Market Account will not earn dividends.



There are no monthly fees or maintenance charges associated with a UFSFCU Money Market Account. As before, funds can still be transferred from a Money Market Account to a credit union Checking Account.

## 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](http://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 12/1/00

	Rate	APY*
<b>Certificates &amp; IRA Certificates</b>		
Minimum \$1,000		
6 Months	<i>Rates Change Weekly</i>	
12 Months	<i>Call CU For Current Rates.</i>	
<b>IRA Variable Plateau Rate</b>	5.00%	5.12%
<b>Money Market Account</b>		
Minimum \$2,000 to earn dividends	3.50%	3.56%
<b>Regular Checking/Share Draft</b>	1.00%	1.01%
<b>Prime Savings</b>	2.50%	2.52%
<b>Vacation Club</b>	2.00%	2.02%
<b>Holiday Club</b>	4.00%	4.07%

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

\*Annual Percentage Yield

### Loan Rates

As of 1/1/01 - 3/31/01

	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%

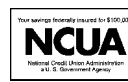
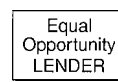
**Mortgage Loans** - Call at 1-800-880-0787 for current rates. Fixed and Adjustable Rate Mortgages - nationwide!

**Home Equity Loans** - Call Mortgage Department at 1-800-796-5000, ex. 22

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 1-800-796-5000, ex. 22 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.



©2001 Membership Marketing Support Services • Pottstown, PA 19464

## We're Your Community Credit Union

Effective November 30, 2000, UFSFCU converted to a community charter. As a result of this change, anyone who lives, works, worships or attends school in the following municipalities is now eligible to join the credit union:



- ◆ Cranford
- ◆ Fanwood
- ◆ Garwood
- ◆ Hillside
- ◆ Kenilworth
- ◆ Mountainside
- ◆ Plainfield
- ◆ Scotch Plains
- ◆ Springfield
- ◆ Union
- ◆ Westfield

This charter change will not make any current members of UFSFCU ineligible for membership. If you are already a member, you will remain a member, even if you lived in one of the above municipalities when you joined UFSFCU but have since moved. Also, your family members are still eligible to join the credit union. The difference is, your friends and neighbors from the municipalities listed above are now eligible to join too!

## UFSFCU First Mortgages

When it comes to financing the purchase of a new home, think of your credit union first. We offer a wide variety of first mortgages to choose from, all with comfortably low rates and favorable repayment terms. Whether you're looking to finance your first home, move up from your current one or refinance the mortgage you have with another financial institution, UFSFCU can make it happen.



While UFSFCU can provide you with an affordable first mortgage, two other real estate services are available to our members which can help you handle all the other aspects of choosing a new home. These services are:

- ▶ **CU Home For Sale Realty** - Sell your home through the CU Home For Sale program and you can expect to receive a savings of 2% to 5% of your home's sale price. Buy your next home through this program and you'll receive a special seller-paid credit at closing of up to .6% of your new home's value. For more information, call 1-888-733-3701 or visit [www.cuhfs.com](http://www.cuhfs.com).
- ▶ **Home Team Edge** - UFSFCU has formed an alliance with Home Team Edge to provide members with the information they need regarding how much they can afford to spend on a new home, and what neighborhood is best for them (in terms of schools, public transportation, taxes, etc.). Call 1-877-604-8983 to find out more.

For more information about our First Mortgage program, call or visit the credit union.

**UFSFCU is actively seeking new members. Anyone who lives, works, worships, or attends school in the following municipalities and is interested in joining the credit union should contact UFSFCU at (908) 322-2600:**  
**Cranford ◆ Fanwood ◆ Garwood ◆ Hillside ◆ Kenilworth ◆ Mountainside**  
**Plainfield ◆ Scotch Plains ◆ Springfield ◆ Union ◆ Westfield**



United Financial Services  
FEDERAL CREDIT UNION

## PRESIDENT'S MESSAGE

You rely on UFSFCU to provide you with quality financial products and services. Well, now your friends and neighbors can also rely on us for these same great products and services, since UFSFCU now has a *community charter*.



What does this mean, exactly? Here's how it works. Membership in any credit union is available to groups of people who share a common bond. Very often, the bond they share is being employed by a certain company or organization, thus they are called Select Employee Groups. But with some credit unions, the group that is eligible for membership is everyone who lives or works in the credit union's community. That is now true for UFSFCU. See the article on the front page of this newsletter for specific information about who is now eligible to join the credit union.

We're excited about our new community charter because it allows us to give far more people access to affordable, high-quality financial services. More than that, like all credit unions, we have always prided ourselves on our family atmosphere. Now the UFSFCU "family" has been extended substantially!

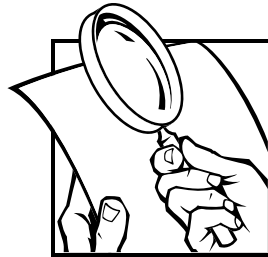
You can rest assured that all the best things about UFSFCU will not change as a result of our new community charter. You can still count on us to satisfy your family's financial needs conveniently and affordably. And you can still expect to receive the same courteous, professional service. But one thing has changed. We used to encourage you to tell your friends and coworkers about UFSFCU, since they (and only they) were eligible for credit union membership. Now we can make that invitation even broader. If you have neighbors or friends in the local community who could use the convenient, money-saving products and services we offer, encourage them to call or visit our office. We'll be happy to sign them up for UFSFCU membership!

Sincerely,

Richard C. Myers  
President and Chief Executive Officer

## UFSFCU's Privacy Policy

UFSFCU is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner that is consistent with your expectations is a high priority for everyone associated with the credit union. As a member of UFSFCU, you also have a responsibility to safeguard your financial information.



To ensure that you can rely upon the quality of products and services we make available, UFSFCU stands behind the following privacy policy:

- We will only collect information that is necessary to conduct our business.
- We will protect your personal information through strong security controls and other necessary measures in order to maintain a high level of confidentiality.
- We will only share information with government agencies and business partners when absolutely necessary, and we will only partner with businesses that follow strict confidentiality requirements.
- We will offer you a choice on how your information is used and you may elect to keep your information from being shared.

In summary, we respect your right to confidentiality and take every possible measure to ensure that your personal information is secure. If you ever have any questions or concerns about the integrity of your account information, please do not hesitate to call us or come in to talk to our staff.

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 15, 2001

**Presidents' Day**  
Monday, February 19, 2001

**Good Friday**  
Friday, April 13, 2001

## Attend The Annual Meeting

It's time once again for UFSFCU's Annual Meeting. This yearly event is where many important decisions are made regarding your credit union's future. You can have a say in these decisions by attending the Annual Meeting and voicing your opinion!

**Date:** Saturday, April 28, 2001

**Time:** 7:00 PM

**Place:** Galloping Hills Caterer

Members who are interested in running for a position on the credit union's Board of Directors should contact our office no later than February 15<sup>th</sup>, 2001.

*We look forward to seeing you there!*

## Scholarship Competition

High school seniors who will enter college in the fall of 2001 are eligible to compete for a \$500 scholarship being offered by UFSFCU.

For complete details, contact Joanne at the credit union.



## Links Of Interest On The UFSFCU Web Site

Our web site has lots of pages that are loaded with valuable features. Take our home page, for example. Located at [www.ufsfcu.org](http://www.ufsfcu.org), our home page has links to the following useful services:



- **MembersResources.com** – Designed to give you access to a national community of credit union members, this site has interactive games, bulletin boards and chat rooms, informative articles written by MembersResources.com columnists, an online soap opera ("Hallowed Halls") and much more.
- **CUShopper** – As its name implies, this web site is your one-stop online shopping center for computers and software, home electronics, jewelry, travel and vacations, and much more!
- **Vehicle Pricing Guides** – Links to the National Automobile Dealers Association (NADA) and Kelley Blue Book web sites put pricing information on new and used vehicles right at your fingertips.

There's a lot in store for you at UFSFCU's web site. Log on and check it out today!

## Direct Deposit & Payroll Deduction

You don't have to visit our office to make regular deposits into your credit union account, or make payments on your UFSFCU loan – that is, not if you sign up for Direct Deposit or Payroll Deduction.

### ✓ Direct Deposit

With this free service, your net pay, retirement and government-issued checks are automatically transferred and deposited into your credit union account(s) every pay period. Say goodbye to inconvenient trips to the credit union just to deposit your check. Direct Deposit "makes the trip" for you!

### ✓ Payroll Deduction

Also a free service, Payroll Deduction lets you have a portion or all of your net pay deposited directly into your credit union account(s) every pay period. You can designate set amounts to be deducted and applied towards your UFSFCU loan (eliminating the need to write the same check month after month) or your credit union savings account (which lets you build your savings steadily and effortlessly).

Call or stop by the credit union today for more information, or to sign up for Direct Deposit or Payroll Deduction!