



United Methodist
FEDERAL CREDIT UNION

Money News

Lighting the way to financial stewardship since 1948

60th
ANNIVERSARY

President's Message

Dear members, I'd like to take this opportunity to assure you that your savings at United Methodist Federal Credit Union are safe and secure, unlike savings at some of the other banking institutions we all have read and heard about over the last few months. I'd like to also communicate that our reserves are strong and not impaired by excessive losses. As a matter of fact, according to the NCUA (National Credit Union Administration) we are categorized as "well-capitalized" due to our adequate reserves and conservative lending policies and practices.

Unlike some of those troubled banking institutions, our credit union did not engage in "creative" real estate financing for our members. We pride ourselves for not putting members in houses they cannot afford.

We hope that you will also take comfort in the fact that your savings are federally insured by the NCUA, an agency of the federal government, up to \$100,000.00 and up to \$250,000.00 per IRA account protected by a group of professionals that understand the needs of the United Methodist community. Thank you for trusting us with your banking needs.

Ramon Noperi
President & CEO

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UMFCU Lending Center

Ask us first! UMFCU offers a wide variety of loan products, tailored to address the specific needs of our members. Many members are pleasantly surprised to know their credit union offers first and second mortgages, Home Equity Lines of Credit (HELOC's), new and used auto loans, personal loans and visa's, both Classic and Platinum. We also now offer an Automated Lending Service (ALS) thru UMFCU eBranch. Apply for a loan thru eBranch and you will have an answer within seconds AND enjoy a .25% APR reduction on the loan. Call us today for information on the VISA Elite program, offering 0% APR* on balance transfers and cash advances**

*APR = Annual percentage rate. **Not all members will qualify for this program. Certain terms and conditions exist.

UMFCU Church News

United Methodist FCU offers many financial solutions for our UM churches. Our Corporate Checking accounts not only pay dividends on balances over \$500 (minimum daily balance required) but also have no monthly analysis fees or per check fees. The UMFCU Corporate Visa is a great solution for keeping track of monthly church expenditures. Our Parsonage and Church Loan products have helped many churches with larger financial situations. Lastly, our Donation Program is a great opportunity for our churches and affiliated organizations to earn additional funds. Call your UMFCU Business Development Officer for more information on these fine products and services.

UMFCU Member Share Center

Your United Methodist FCU continues to offer very competitive share/savings products including primary share accounts (did you know you can have several under one account, with separate descriptions or purposes?), share draft/checking accounts, share certificates, money market, IRA (Individual Retirement Accounts) and Christmas Club accounts. Call our office at 800-245-0433 or visit our Web site at www.umfcu.org for more rate information on these products available to you.

Give us a call to find out more about the Gift Cards now available through UMFCU. This is a great solution for birthdays, graduations, upcoming holidays and just because!

UMFCU Scholarship News

Congratulations to this years' recipients of the 2008 Rev. Dr. Frank Witman Scholarship awards. We appreciate everyone's efforts in applying for the scholarships and wish everyone success with their continuing education. This year's winners are:

Lenita Shamsiddeen, Gilbert AZ.
Kevin Benedict, Wildomar CA.
Mark Montgomery, La Verne CA
Kierstie Cameron, Pinon Hills, CA





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Member Education Corner

Interested in the secure, convenient and “green” way to manage your UMFCU accounts? Here are three very easy steps:

Home Banking

Our UMFCU e-Branch is free and available 24/7. From e-Branch you may view your accounts, complete transactions, view statements, view cleared checks and set up account alerts. All this and more from the convenience of your home or office computer.

eStatements

They are free and helps to save a tree. You can view your eStatement long before your paper statement would arrive.

Online Bill Payment

This service is free and is a great way to pay your mortgage payments, utilities, other credit cards and saves the cost of a stamp and often is paid electronically.



For more information, call our office at **800-245-0433** or visit our Web site at www.umfcu.org.

Holiday Schedule

Monday, October 13 ----- Columbus Day
 Tuesday, November 11----- Veteran’s Day
 Thursday, November 27-28----- Thanksgiving
 Tuesday, December 16 ----- Staff Holiday Luncheon (closed at 2pm)
 Wednesday, December 24 ----- Christmas Eve (closed at 12pm)
 Thursday, December 25 ----- Christmas Day
 Wednesday, December 31 ----- New Year’s Eve (closed at 12pm)
 Thursday, January 1 ----- New Year’s Day
 Monday, January 19 ----- Martin Luther King Day

UMFCU Board Nominations

We are currently accepting applications for anyone interested in running for a UMFCU Board of Directors position. If you are interested, please submit your request and qualifications to the UMFCU Nominating Committee, Post Office Box 60651, Montclair, CA 91763, no later than October 20, 2008. Ballots will be mailed out in early November.

Headquarters Information

Headquarters

5405 E. Arrow Highway, Ste. 104
 Montclair, California 91763-1664

Rev. Don Brummet
 Chairman of the Board

Mr. Ramon Noperi
 President/CEO

Contact Us:

Phone Express:
(800) UMFCU-4U

Local: (909) 946-4096

Toll-Free (800) 245-0433

Fax (909) 981-7055

www.umfcu.org

memberservices@umfcu.org

Lobby Hours:

10:00 am - 3:00 pm, PST
 Monday through Friday

Phone Hours:

9:00 am - 5:00 pm, PST
 Monday through Friday

Desert Southwest Branch:

1550 E. Meadowbrook Ave, Ste. B
 Phoenix, Arizona 85014

Phone: (602) 277-5325

Fax: (602) 277-5340

Hours: 9:00 am - 4:00 pm MST

CO-OP ATM Locators:

(888) SITECOOP

(888) 748-3266

www.co-opnetwork.org

Report Lost UMFCU VISA Card:

(800) 453-4270

Report Lost UMFCU Debit Card:

(800) 991-4965

Report Lost UMFCU ATM Card:

(800) 245-0433

