



money news

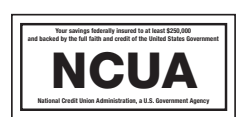
President's Message

Ramon Noperi,
President & CEO

Summer is finally here and the warmer weather and longer days lay ahead of us, full of possibility. We hope that all of you will get the time to take a break this summer, whether it is for a vacation, a family gathering, or simply a few quick day trips to somewhere special.

After several years of enduring a difficult economic climate and continuing to work towards strengthening our financial situations, now more than ever we must make sure to reward ourselves for our hard work. By doing so, it is easier to be positive and upbeat, and that spirit of positivity will begin to spread towards everyone around you, making the world a better place.

At United Methodist FCU, we are continually making efforts to improve our member's lives by offering products and services that will allow you to be financially secure. It is our hope that you will be able to lead a more fulfilling and rewarding life shared with those you love and focusing on what matters most. We hope you all have a wonderful, relaxing and joy-filled summer!



Lighting the way to financial stewardship since 1948

A Publication of United Methodist Federal Credit Union / Summer 2011



Special Summer Auto Loan Rates!

Now through September 15, 2011, you can take advantage of incredibly low loan rates on both new and used autos, and save hundreds of dollars over the life of your loan. We can also pre-approve you for a loan to help speed up your shopping process!

We Have Auto Loan Rates as low as

2.99% APR*
For New Autos

3.25% APR*
For Used Autos

Contact us at 800-245-0433 or stop by your local branch today to find out more! You can also apply online at www.umfcu.org.

*APR = Annual Percentage Rate.

Members Say it Best

"Just a note to thank United Methodist Federal Credit Union for my new car. I was in the credit union making a deposit and talking to Ben about getting a new car. He told me what to do, so on Tuesday afternoon I applied for the loan online and by Wednesday afternoon, I was approved for the loan. Ben even offered to have a man bring the car to my home for me to take a test drive. I can not thank Ben and Jill at the loan center in California for all the help in the purchase of my new Nissan Rogue. Thank you folks, you are the best!"

—Rose Kirk

Congratulations to our 2011 Reverend Frank Witman United Methodist Federal Credit Union Scholarship Winners



- Alexander Powell, Palmdale CA Cal Pac UM Conference
- Jason Emery, Northboro MA, New England UM Conference
- Logan Fink, San Diego Ca, Cal Pac and Cal Nev UM Conference
- Peter Bol Riek, Phoenix AZ, Desert Southwest UM Conference

Thank you to all those that participated this year!

Our Credit Card Rates are Lower Than Ever!



While other institutions are raising credit card rates and increasing fees, UMFCU is giving our members new ways to save!

Just when you thought our rates couldn't get any lower, now we are giving our members the opportunity to take advantage of incredibly low introductory rates on both our Platinum and Classic VISA® cards!

VISA® Credit Card Rates

(Introductory 12 Month Rate)

Platinum 4.99% APR*

Classic 8.99% APR*

*APR = Annual Percentage Rate. Promotional rates valid for one year on transactions including new purchases, cash advances and balance transfers for the first 90 days of the promotional activation. Offer good for new UMFCU VISA® accounts only. After one year at the promotional rate, the rate will then revert to the previously disclosed rate.

Holiday Closures

Independence Day

Monday, July 4, 2011

Labor Day

Monday, September 5, 2011

Welcome New Corporate Members!

All Saints Episcopal Church, Safford AZ

Coalition of Episcopal Latinos, Phoenix AZ

Highland First United Methodist Church, Scrip Account, Highland CA

Talafungani Fellowship, Bellflower CA

United Methodist Church, Bellflower CA

La Mesa First United Methodist Foundation, La Mesa CA

Good Sam Ministry/Shepherd of the Valley UMC, Indio CA

United Methodist Women of Lake Elsinore, Lake Elsinore CA

Pairs & Spares/Alhambra UMC, Alhambra CA

Norwalk United Methodist Women, Norwalk CA

La Canada United Methodist Church, La Canada CA

United Methodist Church Clergy Mate Crisis Trust Fund, Tucson AZ

Mesa Verde United Methodist Church, Costa Mesa CA

El Cerrito United Methodist Church, El Cerrito CA

Jacob's Well United Methodist Fellowship, Tempe AZ

Cross Roads United Methodist Church, Phoenix AZ

Episcopal Church of St John General Fund, Glendale AZ

Episcopal Church of St John District Fund, Glendale AZ

Hope Gateway Payroll Account, Phoenix AZ

Trinity Episcopal Church, Kingman AZ

Iglesia Episcopal San Pablo, Phoenix AZ

Wayside United Methodist Church, Lomita CA

United Methodist Women of Community United Methodist Church, Huntington Beach, CA

Traveling this Summer?

If you are planning on traveling out of the country this summer, we'd like to remind you to contact the Credit Union to inform us of your plans. This way we can ensure that you will have proper access to your funds while you travel.

Give us a call at 800-245-0433 or let a member service representative know next time you stop by.

Account Alerts



Ever wish you could be easily updated when a check clears, or a direct deposit goes through on your account without having to check balances and transaction history constantly?

Now, thanks to our Account Alerts, you can sit back and relax knowing that eBranch will send you a message letting you know when certain transactions clear your account, a large purchase is made, or your account balance reaches a level that you select. Account alerts make it easy for you to be well aware of your finances by just checking your email for up-to-the-minute alerts.

To get started today, just login to eBranch from our website and click the Account Alerts button. You can also call us at 800-245-0433 for more assistance.

Fraud Alert!

The craft store Michaels recently announced that patrons who have made purchases at Michaels in over 20 states should be alerted to the possibility of debit-card fraud due to tampered PIN checkout pads at numerous stores.

If you are concerned that you may be affected, please call us immediately and we will help you to ensure your account is safe.

For more information about the details, visit www.michaels.com.

Headquarters:
Toll-Free 1 (800) 245-0433
Local (909) 946-4096

Sacramento:
Direct: (800) 245-0433 x 206

Desert Southwest:
Direct (602) 277-5325

New England:
Direct (866) 303-6386

Missouri:
Direct (816) 229-8156



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Do you know someone who could benefit from the advantages of membership? Send them our way! Refer any eligible non-members to us, and we'll gladly give you \$20 for each person who joins.



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