

Lower loan payments means more spending cash!

Summer is here, and it's time for vacations, relaxing in the sun, and just enjoying the summer days with your family and friends. But, of course, all that extra fun comes at a cost. So, how can you get the cash you need to enjoy the lazy days of summer?

It's simple! At United Methodist FCU, we can help you lower the costly monthly bills associated with your mortgage, car loan and credit cards! By refinancing car and home loans to a lower rate or moving high-interest credit card balances to our low-rate VISA, you can start saving right now!

Just look at how we can help you this summer:

Loan Refinancing

By refinancing your auto loan to a lower rate, you can save hundreds, even thousands of dollars over the life of your loan. Here's a quick estimate of how much you could save, just by lowering your rate by 2%:



Loan Amount	Total Savings*
\$5,000	\$400
\$10,000	\$800
\$15,000	\$1,200

*Examples are based on a rate reduction from 7% APR to 5% APR with a 7-year loan repayment term. APR = Annual Percentage Rate. Savings will vary depending on actual rate, term and loan amount.

Transferring High-Interest Debt

Stop paying hefty fees and exorbitant rates on your credit bill. With free balance transfers, it costs nothing to transfer your high-rate debt to a UMFCU VISA account, and you can lock in rates as low as 8.60% APR*. Plus, you could qualify for a special 0% APR* for six months! Look at how much you could save:**

Balance Transferred	Interest Saved in 6 Months	Annual Savings After First 6 Months
\$5,000	\$336	\$240
\$10,000	\$673	\$492
\$15,000	\$1,009	\$632

*APR= Annual Percentage Rate. Rates as of June 15, 2009. Rates are subject to change and are based on borrower's credit history, credit score and available credit. **Example savings are based on a rate reduction from 13.46% APR to 8.60% APR. Actual savings may be different based on your purchase and payment activity and other fees.

President's Message:

Summer is the perfect time to slow down, relax and enjoy a break from the usual stresses of life. At United Methodist FCU, we are dedicated to helping you maximize your income and save where you can, so that you can make the most of your summer this year.

Even though the economy is still on shaky ground, United Methodist FCU continues to be one of the strongest credit unions in the nation. You can rest easier knowing that your investments are secure in your Credit Union and that you are getting the best rates available.

We have dedicated this issue to showing you more ways to save money and have more spending cash for enjoying time with friends and family. If there is any way we can help you cut loan costs, please let us know. We would love to help you improve your financial standing this summer.

Ramon Noperi, President & CEO

Sign Up for Our E-mail Newsletter!

Stay up-to-date with helpful financial tips and great ways to save! Our monthly eNewsletter is a convenient, free way to add a little more focus to your finances. Call 1-800-245-0433 today or visit www.umfcu.org to request to have your email address added to our mailing list.





United Methodist
FEDERAL CREDIT UNION

Money News

Lighting the way to
financial stewardship

Headquarters:

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

Contact Us:

Toll-Free 1-800-245-0433

Local: (909) 946-4096

Fax (909) 981-7055

www.umfcu.org

memberservices@umfcu.org

Phone Express:

1-800-UMFCU-4U

Lobby Hours (Mon-Fri):

10:00 AM – 3:00 PM, PST

Phone Hours (Mon – Fri):

9:00 AM – 5:00 PM, PST

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

Monday, Wednesday & Friday

Closed: Tuesday & Thursday

CO-OP ATM Locators:

1-888-SITECOOP

1-888-748-3266

www.co-opnetwork.org



Lost or Stolen Assistance:

Report UMFCU VISA Card: 1-800-453-4270

Report UMFCU Debit Card: 1-800-991-4965

Report UMFCU ATM Card: 1-800-245-0433

Holiday Schedule

Independence Day – Friday, July 3rd

Labor Day – Monday, September 7th

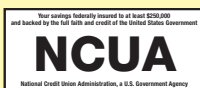
Columbus Day – Monday, October 12th

Rev. Don Brummet

Chairman of the Board

Mr. Ramon Noperi

President/CEO



Online Billpay is an easy money-saver!

With postage costs continuing to go up, you can save even more time and money by paying your bills online. You'll cut your monthly postage expenses, and significantly reduce the number of checks you use. Plus, many times you can get a rate reduction on your UMFCU auto loan by setting up automatic transfer!*

Online Billpay is easy and will reduce the time it takes you to pay your bills! It securely stores all of your standard bill information, so you can pay everything with a few simple mouse clicks. You can even schedule it to automatically pay recurring bills for you!

Sign up for online Billpay for free at www.umfcu.org today!

*Rate reduction is not applicable on all loans or available for all borrowers. Contact the Credit Union to find out if you are eligible for a rate reduction on your auto loan.



We can lower your auto loan rate up to 2% APR!*

It's road trip season, and many of us are looking for ways to fund that great summer vacation! To help you reach your vacation goals, we are offering amazingly low rates on our auto loans. Transfer your current auto loan to UMFCU this summer, and you could save up to 2.00% APR and hundreds of dollars over the course of your loan!

If you are looking to purchase a new vehicle to get you where you need to go, you could lock in a rate as low as 5.25% APR with United Methodist FCU. That's nearly 2% APR lower than the national average!

Call us at 1-800-245-0433 today to find out how much you can save on your auto loan, and put some extra cash in your vacation budget!

*APR = Annual Percentage Rate. Rates as of June 15, 2009 and are subject to change without notice. Actual loan rate may differ as rates are based on borrower's credit history, credit score and available credit. National auto loan average provided by BankRate.com as of June 10, 2009

“ The Credit Union has been a financial lifeline for me and my family for more than four decades. It was my father – who had a hand in the beginning of the Credit Union – who introduced me to the advantages of credit union membership. Over the years, I have financed eight cars and two houses.

I especially remember a panic time when my father-in-law needed to be transported quickly by air ambulance. Just hours before departure, I was informed that the \$10,000 cost had to be delivered up front. I called the Credit Union, explained the situation and said, “I don't care how you do it, just get that \$10,000 to them, please!” Within minutes the money had been wired!

The United Methodist Federal Credit Union – my financial home!



Preston Price,
Member since 1967