

Winter 2009

Lighting the way to financial stewardship since 1948

President's Message

In 2008, we had the privilege of celebrating our 60th anniversary as a strong, secure Credit Union. The year-long anniversary celebration gave us a wonderful opportunity to not only commemorate our great history as a Credit Union, but also celebrate our current strength in the midst of trying economic times.

While other financial institutions are struggling to stay afloat, we remain one of the most sound, stable and well-capitalized Credit Unions in the nation! Our commitment to solid financial stewardship earned us a Four-star (Excellent) Rating from Bauer Financial, and we will continue in our dedication to helping you save more time and money in the coming year.

Thank you for your trust and support in United Methodist FCU. We are proud to have had the opportunity to serve you and the rest of our Credit Union family, and we look forward to another 60 years of helping you reach your financial goals.

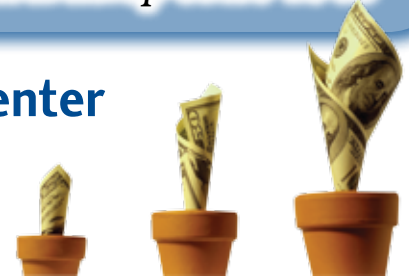
Ramon Noperi, President & CEO

UMFCU Savings Center

United Methodist FCU is your safe, sound and secure financial institution. With the combination of great returns on your investments and the increased insurance coverage by the National Credit Union Administration, (NCUA), an independent agency of the United States Government, we're here for you. The increased coverage up to \$250,000 is in effect through December 31, 2009.

Your assets are now insured up to \$250,000 by the NCUA!

Visit our web site at www.umfcu.org or give us a call at 1-800-245-0433 for the current rates on our Shares (savings), Money Market, Youth Accounts, Christmas Club, Share Certificates and Individual Retirement Accounts (IRA's). We understand how important it is for our members to receive the best return possible during these difficult financial times.



It's never too early to start planning for your retirement. UMFCU offers Traditional and Roth Individual Retirement Accounts (IRA's). Both IRA's programs are available in regular share and share certificate accounts, depending on your planning stage. These accounts are insured up to \$250,000 by the National Credit Union Administration (NCUA). Please give us a call for an IRA brochure that will help you with your decision on which program is best for you, along with rate information and an IRA application.

UMFCU Lending Center

If now is the opportune time for you to buy that new or used car, we're here for you. We continue to offer our members great rates on their new or used auto purchases. We're also offering our members the same great rates on their already existing non-UMFCU automobile loans. Whether you are planning to shop, have already purchased or are simply entertaining the idea of that new or used

automobile, we would love to help you get the best rate possible. Apply online through our eBranch at

Apply online through our eBranch at www.umfcu.org to receive a .25% rate reduction

www.umfcu.org to receive a .25% rate reduction, or give us a call at 1-800-245-0433! We'd also love to help you lower your current monthly payment(s) with our consolidation solutions.

We look forward to hearing from you!



"We "bank" with UMFCU because of the outstanding level of personal service we receive. We talk to a real person, and almost always the same person, every time we call. They know us and value us as a member. It's a breath of fresh air in today's impersonal environment.

– Randy Bowman, Conference Treasurer
Desert Southwest Conference, Member since 1996





United Methodist
FEDERAL CREDIT UNION

Money News

Lighting the way to financial
stewardship since 1948

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Toll-Free (800) 245-0433
Fax (909) 981-7055

www.umfcu.org
memberservices@umfcu.org

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

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

Holiday Schedule

Mon. January 19 - **Martin Luther King Jr. Day**
Mon. February 16 - **President's Day**
Thurs. March 26 - **UMFCU Annual Meeting** (Closes 11 AM - 2 PM)
Fri. April 10 - **Good Friday** (Closes at 12 PM)

Rev. Don Brummet
Chairman of the Board

Mr. Ramon Noperi
President/CEO



61st Annual Meeting

United Methodist invites you to join us for our 61st Annual Meeting! Lunch will be served and is free to attend for all members. Call our office at (800) 245-0433 or send reservations to memberservices@umfcu.org We hope to see you there!

Date: March 26th, 2009 Time: 12:00 PM - 2:00 PM

Location: Upland United Methodist Church, 262 N Euclid Ave, Upland CA 91786

Skip A Payment

Would skipping a monthly payment make your life a bit easier? The Skip A Payment option may be your answer! There is a \$25 fee, per loan, per skip a payment. Call our loan department for more information and see if this may be an option for you.

How Do We Compare?

Expect to Earn More with Us	6-month Certificate Account APY*	12-month Certificate Account APY*	Money Market Account APY***	Checking Account APY***
United Methodist FCU	3.09%	3.14%	1.26%	0.30%
Bank of America	1.60%	1.75%	1.25%	0.05%
Wells Fargo Bank	1.10%	1.30%	0.10%	0.05%
Washington Mutual	1.25%	1.25%	0.10%	0.25%

APY=Annual Percentage Yield. *Requires a \$1,000 Opening Deposit. ** Compared \$2,500 with other institutions' IRA Share/Money Market or equivalent account. *** Compared \$2,500

Make Deposits Anytime with eDeposit!

No need to make a trip to the Credit Union to deposit your checks. Now you can do it online for FREE!

In four simple steps, you can make an online deposit and get immediate access to your funds.

It's so easy and convenient!

Visit www.umfcu.org for more information on eDeposit, and get started today!

1. Select the eDeposit option in eBranch and post your deposit up to \$1,500.
2. Record your Deposit Session Number on your pre-addressed envelope.
3. Put all deposited items in the pre-addressed envelope.
4. Drop the envelope in the mail.

UMFCU Church News

With the New Year beginning, now may be the perfect time for your church or affiliated organization to see how UMFCU products and service solutions could improve your financial relationship efficiency. **We'll save you money with:**

- No monthly analysis fees on our checking accounts
- Convenient VISA accounts for multiple users and easy monthly reconciliations
- Parsonage loans
- Church loans
- 24/7 access to eBranch
- Wells Fargo Bank depository access

Give us a call for more information or to have one of our Business Development Officers contact you for an appointment.

