



money news



Ramon Noperi,
President & CEO

If you've been to our website recently, you'll notice a new feature: *Ask our CEO*. It's been an exciting addition for our members and we've had some interesting questions. I'd like to share a few of the questions and my answers. I must admit this is one of the fun parts of my job as CEO and I enjoy the communication line we've opened with you.

Q. What makes credit unions unique?

A. The biggest difference is that the members are the owners. We exist to serve our member owners, who are our only depositors. The biggest benefit, however, is that we can offer members lower rates, higher dividends and personal service.

Q. Your auto loan promotion ended in September. Will you be having another one soon?

A. Great news! Because of the great response we had over the summer to our auto and visa loan promotions, we are extending our low, low rates through the end of the year.

Q. When do we change our clocks again?

A. Nov. 6, 2011 is the date this year!

\$25 for 25 Minutes

As you know, our goal at UMFCU has always been to save you money.

Now, with our new promotion, just for sitting down with us, we will GIVE you a one-time gift of \$25*, deposited straight into your UMFCU account. That is how sure we are that we will be able to help by refinancing with us. Life is stressful enough; don't let your financial burdens get you down. Let us help you, with absolutely no consequence!

We hope that with this new program, we will be able to lessen the debt burden of our members.

*You must be at least 18 years old with credit scores of 600 or above to participate in *\$25 for 25 Minutes*.



How to sign up:

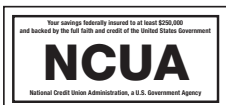
Call us 1-800-245-0433 or go online www.umfcu.org/25for25

Why Should I Participate?



- *\$25 for 25 Minutes* will provide you with UMFCU loan options that save you money
- You will leave more aware of your current financial situation

We'll GIVE you a one-time gift of \$25*, deposited straight into your UMFCU account, if we are unable to extend you an offer that will save you money.



umfcu.org

Lighting the way to financial stewardship since 1948

A Great Place to Do Business



I joined the UMFCU a few years ago just because I had heard good things about them in the Los Angeles Diocese. This

Eastertide we were in the midst of selling our house in Prescott Valley and buying one in Wickenburg.

I called the loan department of UMFCU just in case we came up a bit short. They were willing to take a loan out on my 2008 Highlander Hybrid quickly. The house sale went through without any need for help. Then we wanted to put in a pool. The same wonderful person helped me. This time we did take out a loan on the Highlander.

The loan process was made simple by the staff at UMFCU. They kept in contact with me. We got our loan for \$18,000 in about a week from start to finish at only 3.2% over 4 years! Now that is amazing in this economic environment.

My husband got his very first car loan from UMFCU in 1958 when he was a student. His very first loan and possibly our last will happily be from UMFCU. They are great people to work with.

Pam Mulac,
Member Since 2009

Holiday Closures

Columbus Day, Monday, Oct. 10, 2011

Veterans Day Friday, Nov. 11, 2011

Thanksgiving

Thursday & Friday, Nov. 24 & 25, 2011

Christmas Monday, Dec. 26, 2011

New Year Monday, Jan. 2, 2012

Board Elections Time!

It's that time of year again!
We're now accepting applications for those members interested in becoming a United Methodist Federal Credit Union Board Member.



If you are a qualified and interested member or know someone who is, please submit your request and qualifications to:

United Methodist FCU
Nominating Committee
P O Box 60651
Montclair, CA 91763

Applications must be received by November 30, 2011.

We appreciate the commitment and generosity of our board members and all those who want to help United Methodist Federal Credit Union grow and succeed.

Good luck to all our applicants and nominees.

Our Missouri Office has moved!

Here is how you can reach us for your financial needs:

New phone number:
1-816-245-4883

New address:
1512 Van Brunt Blvd, Suite 12
Kansas City, MO 64127

We are now located on the campus of the Saint Paul School of Theology.

Auto Loan and VISA® Deals Extended



Here at UMFCU, we strive to make your life easier. That's why we've decided to extend our auto loan and VISA® deals until the end of the year to assure you get the best rate possible!

For auto loans, we have flexible terms, no hidden costs, 100% financing and low rates.

For credit cards, our VISA® program is the most affordable that offers you no hassle purchasing, automatic protection for fraudulent charges and NO annual, cash advance or balance transfer fees.

To find out more, go to our website at www.umfcu.org or call us at 1-800-245-0433 today!

Give the Gift of Membership to Your Family Members

Having trouble finding the perfect gift? Let UMFCU make it easy for you.

Why not gift them with the gift of membership? You've enjoyed the benefits and financial stewardship the credit union provides you and your family. Share the wealth and gift a membership to your family and friends.

Remember, we're open to all family members and participating parishioners.

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

Sacramento:
Direct 1-916-374-1583

Desert Southwest:
Direct 1-602-277-5325

New England:
Direct 1-866-303-6386

Missouri:
Direct 1-816-245-4883



Follow Us on Facebook!

WE LOVE REFERRALS!

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.



Lighting the way to financial stewardship since 1948



We also serve Episcopal Federal Credit Union, a division of United Methodist Federal Credit Union.

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