



A Publication of United Methodist Federal Credit Union / Spring 2011

money news

President's Message

Ramon Noperi,
President & CEO

Spring is finally here, and as the weather warms and the days get a little longer, we can't help but be optimistic and enthusiastic about what the future holds. At United Methodist FCU, we are continuing to grow, develop and move forward with our heads held high, and we look forward to being able to helping all of our members with whatever they may need financially this year.

Whether you are looking to purchase a new home, upgrade your vehicle to a more fuel-efficient model, or need assistance restructuring your debt to help move you to a more solid financial position, we can help. From financial planning to savings to loans, as a valued member of United Methodist FCU, we are here to serve your needs.

We hope that you will continue to rely on United Methodist Federal Credit Union for all your financial needs. We appreciate your membership and value your loyalty and trust. Please feel free to call us at 800-245-0433 whenever you may need something.



Spring into Savings at United Methodist FCU

Spring is a wonderful time for new beginnings, and at United Methodist Federal Credit Union, it's a great time for savings too! Thanks to our incredibly low rates, you can save hundreds or even thousands of dollars on the things you need most.

With gas prices rising to new highs, and the market full of much more affordable hybrids and electrics, if you're considering buying a new, more fuel-efficient car, United Methodist FCU can help increase your savings further. Even if you are simply paying too much for your current auto payment, we can refinance your loan from another institution to our low rates and cut back your monthly expenses.

A United Methodist FCU VISA® is another important consideration for our members looking to consolidate existing debt or better manage their monthly expenses. Low rates, no annual fees, and no balance transfer fees mean our VISA® is perfect for whatever your situation may be. Those members who have witnessed their other credit card companies raising fees and rates can take comfort in knowing that switching to a UMFCU VISA® can save them from hidden costs and unnecessary hassles.



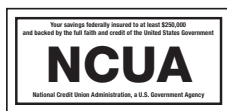
Give us a call at 800-245-0433 or stop by your local branch to find out how you can take advantage of a United Methodist FCU Auto Loan or VISA® today!

REFER A FRIEND

At United Methodist FCU, we are proud to be the financial institution of choice for our members. Better yet, we'd love to be the financial institution of choice for all our members' family and friends! If you know an eligible non-member who could benefit from our services, make sure to spread the word.

When you refer someone to us who opens an account, we'll even give you \$20 just to show you how much we appreciate it. Churches can also host a Membership Drive and earn too!

Give us a call at 800-245-0433 for more information



umfcu.org

Lighting the way to financial stewardship since 1948

Church News

Is Your Church Low on Cash?

Does your organization wish it could do more without having to worry about cash flow all the time? It can be frustrating to be limited by the constant ebb and flow of available cash each month. Thankfully, a UMFCU Church VISA® can help ensure that you are able to keep operations running smoothly week in and week out.



The UMFCU Church VISA® is perfect for churches that want to take control of expenses with a minimum of paperwork and hassle. Use your Church VISA® for everything from travel to office supplies. Your UMFCU Church VISA® line of credit gives you the freedom to take care of business as your cash flow dictates. Plus, UMFCU offers affordable, low rates to ensure that you'll save more compared to other financial institutions.

For more information about Church accounts and our Church VISA® card, please contact our office at 800-245-0433.

Holiday Closures

Good Friday

12:00 PM Fri., April 22, 2011

Memorial Day

Monday, May 30, 2011

Let us Welcome Our New Corporate Memberships!



Foothills United Methodist Discretionary Fund, Rescue CA

Advent United Methodist Church, Las Vegas NV

Black Methodist for Church Renewal, Gardena CA

National Japanese American United Methodist Caucus, Los Angeles CA

Los Feliz United Methodist Church, Los Angeles, CA

Wilson Charitable Trust
FOB Scott United Methodist
Preschool, Pasadena CA

St Stephen's Episcopal Church, Phoenix AZ

St Stephen's Episcopal Church, ECW Bookstore, Phoenix AZ

St Stephen's Episcopal Church, Rector Discretionary, Phoenix AZ

First United Methodist Women, San Gabriel, CA

Methodist Men of Wesley, Phoenix AZ

All Saints Episcopal Church, Safford AZ

Coalition of Episcopal Latinos, Phoenix AZ

Highland First United Methodist Church, Scrip Account, Highland CA

Talafungani Fellowship, Bellflower United Methodist Church, Bellflower CA

La Mesa First United Methodist Foundation, La Mesa CA

Important News:

Don't let your account go dormant! After 12 months of non-activity on your account, we will begin charging a \$10 per month maintenance fee. We will always send out a notice alerting you if your account is about to go dormant, and you can quickly call us and activate your account.

For any members who are a MEMBERS CHOICE® Credit Life/Credit Disability Policyholder, please review the following NOTICE:

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

**Go Paperless
(and Wireless)
with Our E-Services!**



e-Statements. The secure way to receive your statements quickly while saving a tree.

Online Banking. Safely transfer funds, check balances, pay bills and more from anywhere you have internet access.

Online Bill Pay. Pay bills from your home or office, and even schedule recurring payments.

eDeposit. Deposit checks into your account from the comfort of your own home!

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



**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.



umfcu.org

Lighting the way to financial stewardship since 1948