

The

MFCU

money news

a publication of United Methodist Federal Credit Union / Winter 2010

President's Message

Ramon Noperi,
President & CEO

On behalf of everyone at United Methodist FCU, I would like to wish each of you a happy and blessed New Year. I would also like to personally welcome each of the members from New England UMFCU and Episcopal FCU. We are thrilled to have you as a part of our Credit Union family, and we look forward to meeting your financial needs.

The fresh start of a new year is a great time to re-evaluate your financial strategies and take more steps toward reaching your goals. United Methodist FCU is here to help you every step of the way. If you have any questions or need assistance creating a plan for the new year, please do not hesitate to contact us.

The past year was filled with much growth and expansion for the Credit Union, and we anticipate building on that momentum throughout 2010. United Methodist FCU remains very strong and financially secure, with plans to further enhance member services.

The UMFCU Headquarters in California is scheduled to move to a great new location in the Spring of 2010, and we are also in the process of revamping the website to improve navigation and ease of use for all members. Look for more updates on these events in the near future.

In the meantime, we trust you have had a fun and safe holiday season, and we look forward to another great year of enhancing your financial lives.



Welcome Episcopal FCU and New England Members!

It's been an exciting end to 2009 for all of us at United Methodist FCU! Our membership has expanded significantly as two new groups have joined with us to enhance the financial lives of all our members. We are proud to partner with the members from both New England UMFCU and Episcopal FCU as we enter the New Year.

This added growth brought with it a new branch located in Westbrook, Maine. The New England branch began offering UMFCU products and services on November 2, 2009 and will be available to serve United Methodist churches, church members and affiliated organizations throughout the New England area. The new branch is located at the following address:

New England Branch
201 Main Street, Suite 2, Westbrook, ME
04092 | (866) 303-6386

Last year also brought with it a new division of United Methodist FCU: Episcopal Federal Credit Union. For over 60 years, we have provided United Methodists with the latest, most convenient financial products and services. Now, Episcopal FCU has extended these same high-quality financial options to the members of the Episcopal Diocese of Arizona.

In the midst of a slow economy and the struggle of many financial institutions, United Methodist FCU is proud to be announcing this significant membership growth in our Credit Union. These two

partnerships offer all our members the opportunity to offer even more financial products and services, as well as more stability and security for our organization. If you haven't already, we encourage you to become familiar with the various products and services currently available to you through UMFCU, including:

Savings options to earn top dividends:

- Checking Accounts
- Savings Accounts
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Money Market Accounts
- Youth Accounts
- Christmas Club Accounts

Low-rate loan options:

- New & Used Auto Loans
- VISA Accounts
- Personal Loans
- Home Equity Lines-of-Credit
- Recreational Vehicle Loans
- Church and Parsonage Loans

Joining together to improve the financial lives of each of our members is the core mission of United Methodist FCU. With this new growth, we remain dedicated to exceptional financial service and money-saving options. Please let us know if you have any needs or questions about your finances or any of our products and services. We would love to help you find the best path to reach your financial goals.



umfcu.org

Lighting the way to financial stewardship since 1948

Save your money and the planet as well, sign up for our email newsletter and e-statements!



Consolidate Debt and Start the New Year Off Right!

It's a brand new year, so why not start off on the right foot? If you have accumulated high-interest debt that is draining your funds, United Methodist FCU VISA can help!

Right now, you can receive a 0% APR* for 6 months on all balance transfers, purchases and cash advances to a UMFCU VISA Platinum account!

Stop paying outrageous fees and interest, and start eliminating your debt. **Call 1-800-245-0433 today** to find out how you can qualify for this amazing rate!

Church News: Earn Funds for Your Organization!

Many non-profit organizations are struggling to raise money right now. That's why United Methodist FCU is partnering with you to build your organization's funds.

When you host a Membership Referral Drive at your location, you'll receive \$20 for every person who opens a UMFCU account that day!

Simply call us and set a date. On that day, we'll set up a booth at your location with information about UMFCU. Our knowledgeable representatives will answer questions and help your members sign up for money-saving accounts and services. Just tell your members about the great benefits of UMFCU and watch the money accumulate!

Call 1-800-245-0433 today to find out more about Membership Referral Drives.

Our 62nd Annual Meeting is Coming Up!

You're invited to attend United Methodist FCU's 62nd Annual Meeting! The event is free to attend for all members, and food and refreshments will be served.

We look forward to seeing you there!

March 18, 2010

12:00pm

Upland First United Methodist Church

Please RSVP by March 1, 2010 to 1-800-245-0433 or memberservices@umfcu.org.

Welcome to all of the organizations that have joined us!

- Genoaks Schools, First UMC of San Fernando
- Santa Barbara District Union, Sepulveda Custodial Account, Chatsworth, CA
- Santa Barbara District Union, Arleta Trinity Custodial Account, Chatsworth, CA
- Santa Barbara District Union, El Mesias Custodial Account, Chatsworth, CA
- Epworth UMC of Berkeley, Berkeley, CA
- Mary L Grimes Scholarship Fund, Los Angeles, CA
- Velda Rose UMC, Mesa, AZ
- Volunteers in Mission, Lawrence, MA
- Arizona Episcopal Cursillo, Phoenix, AZ
- United Methodist Women of Vermont Square, Los Angeles, CA
- LA District United Methodist Men, Los Angeles, CA
- 1010 Development Corp., Los Angeles, CA

Don't Miss the Contribution Deadline for Your 2009 IRA!

Money has been tight for many people this year, but don't make the mistake of skimping on your IRA contribution. Even if you have other uses for your funds that may seem more urgent, making that contribution now can make a big difference in the long run. If you miss the April 15, 2010 deadline for this year, you will not be allowed to make up the lost contribution later on. Plus, you can't forget that many IRA contributions can be used as a tax deduction.

Contribution limits for 2009:

Age 49 and under - \$5,000

Age 50 and older - \$6,000

Don't have an IRA? You still have time to set one up before the 2009 deadline! **Call us at 1-800-245-0433**, and we will help you set up the right IRA to secure your financial future.

INCLUDED IN YOUR STATEMENTS:
Your official ballot and updated fee schedule was included with the year-end statement.

Ballots must be received no later than January 31, 2010 and may be FAXed to (909) 981-7055 or mailed to United Methodist FCU – Ballots, P.O. Box 60651, Montclair, CA 91763.

Headquarters:

P.O. Box 60651
Montclair, California 91763-1126
Toll-Free 1-800-245-0433
Local: (909) 946-4096
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
Direct: (602) 277-5325
Hours: 9:00 AM – 4:00 PM, MST
Monday, Wednesday & Friday
Closed: Tuesday & Thursday

New England Branch:

201 Main Street, Suite 2
P.O. Box 245
Westbrook, ME 04098-0245
Direct (508) 393-2203
Hours: 9am-3pm, EST
Monday-Thursday,
Friday 9am-Noon EST

Holiday Closing Schedule

Martin Luther King Jr.'s Birthday –

Monday, January 18th

Washington's Birthday –

Monday, February 15th

*APR = Annual Percentage Rate. Rates as of December 11, 2009. Rates are subject to change without notice and are based on borrower's credit history, credit score and available credit. Actual savings may be different based on your current rate, credit history, purchase and payment activity and other fees.

Members Say It Best!

"This is the first credit union I have ever joined, and I'm so happy with the service and friendly staff. I'm a member of San Fernando First UMC, and we changed our church accounts to UMFCU too. Thanks for all you do."

umfcu.org

Lighting the way to financial stewardship since 1948

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Joyce L. Zirkle
Member since 2001