

ML

money news

A Publication of United Methodist Federal Credit Union / Winter 2011

President's Message

Ramon Noperi,
President & CEO



It's hard to believe another year is already upon us! 2010 seemed to just fly by, but we certainly hope you had an enjoyable and relaxing holiday season with all your family and loved ones, and are looking forward to 2011 as much as we are.

At United Methodist FCU, we value your continued support and can't wait to help you grow and strengthen your finances through the coming months. Whether your financial situation is looking up, or you still need a bit of help, we can help you to find the financial solutions to help you succeed. Whether it is financial planning, affordable loans, or helpful e-services, we are here to make sure you get just what you need.

All of us here would like to sincerely thank you for being our member, and wish you the best for the coming year!

Pay Yourself First For a Brighter Future!

This new year, its a great idea to make a resolution to invest in yourself and your future, starting now! Times have continued to be hard for many, but if anything, this has reinforced how important it is to make sure you will be financially set for the future. Whether you are just getting started in the workforce, or have been saving for a number of years, you should ensure that you're well on your way towards making the maximum contribution to your IRA for this period.

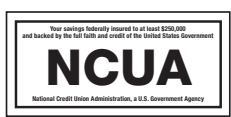


Even if you have other uses for your funds that may seem more urgent, making that contribution now will make a big difference in the long run. If you miss the deadline for this year, you will not be allowed to make up the lost contribution later on. Plus, you can't forget that many IRA contributions can be used as a tax deduction. So not only are you saving for the future, but you can also help reduce your immediate tax expenses.

IRA CONTRIBUTION LIMITS FOR 2010:

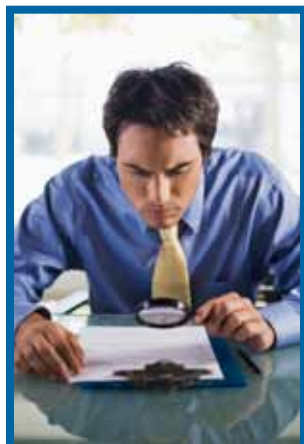
- Age 49 and under - \$5,000
- Age 50 and older - \$6,000

DON'T HAVE AN IRA?
Call us at 800-245-0433
or visit www.umfcu.org
to find out more!



umfcu.org

Lighting the way to financial stewardship since 1948



Member Verification

Freeman Auditing & Consulting Services is verifying member records. Please compare your statement balances with your records.

If they do not agree, please report any differences immediately to:

Freeman Auditing & Consulting Services
3615-H Aspen Village Way, Santa Ana, CA 92704

Church News

Start the Year Right
with UMFCU!



United Methodist Federal Credit Union understands the special needs your church or affiliated organization has when it comes to finances and banking. That's why we offer a variety of products designed to save you money and help you continue maintaining good stewardship. This year, make sure to come to United Methodist FCU for whatever your financial needs may be, and we will work with you to help your organization have everything it needs to succeed.

We offer a number of products specifically designed for United Methodist organizations, including:

- Church Savings, Money-Market, and Certificates of Deposit
- Church Checking Accounts
- Church VISA® Cards
- Church HELOCs
- and more!

Holiday Closures

Martin Luther King Jr. Day
Monday, January 17

President's Day
Monday, February 21

Current Events



It's Time Again For Board Elections!

Be sure to complete the ballot we've included with your year-end statements.

Our new board members will be announced at the Annual Meeting on **March 17, 2011!**

Last Chance For Skip-A-Payment!



The holidays can be tough on the wallet, so if you need a little break, you still have time to sign up to skip a loan payment for the month of January! If you haven't already

taken advantage of Skip-a-Payment this season, you still have time. Skip the payment on your auto loan, boat loan, motorcycle loan or signature loan...or if you want, SKIP THEM ALL!*

Just give us a call at 800-245-0433 to find out more or sign up today!

*Limited to two skipped payments per loan per calendar year. You must be a member in good standing to participate in United Methodist FCU's Skip-A-Payment program. United Methodist FCU reserves the right to deny this offer for any reason and offer is subject to cancellation. Acceptance of this offer will extend the term of my loan. Finance charges continue to accrue on a daily basis and that my next monthly payment will include finance charges from the skipped month(s). This offer to skip a payment excludes credit cards, home equity and home Loan loan products. Certain restrictions may apply.

Consolidate and Save!

If you have racked up high-interest debt over the holidays, or you have existing balances at another institution, a UMFCU VISA® is a great option to help you consolidate and pay down your debt. With rates as low as 8.60% APR*, no annual fee, and no balance transfer fees, you can move your high-interest balances to our low-rate card and start saving on interest payments immediately!

Start paying down your balances faster or free up money each month to put aside in savings or use for more important issues.

To find out how a UMFCU VISA® can help you this new year, give us a call at 800-245-0433.

*APR= Annual Percentage Rate



Reverend Frank Witman Scholarship Program



United Methodist FCU is offering scholarship opportunities for our student members to help them achieve their academic goals. Four applicants will each receive a **\$500 scholarship** to be used towards tuition, books or student fees.

Students are asked to submit a 1,000 word essay based on a topic that communicates the importance of financial responsibility in their lives or in the world around us.

Applications are due February 15, 2011

Applications are available online at www.umfcu.org/scholarship or call us at 1(800) 245-0433.

Headquarters:

9040 Benson Ave.
Montclair, CA 91763-1615
Toll-Free 1(800) 245-0433
Local (909) 946-4096

Mailing Address:

P.O. Box 60651
Montclair, CA 91763-1126

Desert Southwest Branch:

1550 E. Meadowbrook Ave, Ste. B
Phoenix, Arizona 85014
Direct (602) 277-5325

New England Branch:

201 Main Street, Suite 2
Westbrook, ME 04092
Direct (866) 303-6386

Missouri Branch:

301 SW Woods Chapel Rd.
Blue Springs, MO 64015
Direct (816) 229-8156



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