



United Connections

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313-382-1340 • 313-382-0823 FAX

www.unitedchurchescu.org

JANUARY 2012

BUY, SELL, AND SAVE WITH CU REALTY SERVICE'S REBATE PROGRAM

United Churches Credit Union's **Mortgage Center** is proud to introduce a new partnership with CU Realty Services. CURealty Services is a credit union-based Real Estate Company that offers a FREE and comprehensive Home Rebate Program exclusively available for Credit Union Members. Through the Home Rebate Program, you will be able to save money, time, and hassle while buying or selling your home with a CU Realty approved agent.



For members. For life.

Our members save money with a **20% rebate on real estate commissions**. For example, on an \$80,000 home purchase or sale transaction, members would save \$480. Our members save time by gaining unlimited access to the same tools the pros use. You will get access to all of CU Realty's online resources which include searching their MLS database, viewing property values, and researching neighborhood demographics. Our members save the hassle of having to search through real estate agents to find the best one. All CU Realty agents have been prescreened to assure they are top level agents and will provide you with the best service available.

Ready to buy or sell your home? Contact one of our Mortgage Center's Loan Officers directly at (888) 562-6865 or visit them on the web at www.mortgagecenter.com.

NEED A NEW CAR? YOUR CREDIT UNION MEMBERSHIP GIVES YOU THREE GREAT WAYS TO SAVE

United Churches Credit Union has **three ways for our members to save** on a new or used vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new or used vehicle through United Churches Credit Union. Contact us directly at 313-565-8400 or 313-382-1340, or visit our website at www.unitedchurchescu.org to find out more about your vehicle financing options.

Third, making your monthly payment is simple and convenient when you choose automatic deduction or electronic payments. So, find that new or used vehicle that you want and give us a call. We will be happy to help you save, save, save!



CHARGE IT AND SAVE

When you open your wallet to use a credit card do you sort through to find which one you want to use? UCCU is excited to offer you a better choice.

We will soon be offering VISA Credit Cards! Our Classic VISA card will offer great low FIXED rates, a 25-day grace period on all purchases and NO annual fees.

We would like to help you save, and by choosing a UCCU VISA card, you will. The only credit card you need to carry in your wallet is a UCCU VISA! Talk to one of our knowledgeable loan officers today about getting your UCCU VISA!



ENJOY E-Z E-STATEMENTS, FORGET SNAIL MAIL

You don't have to wait for your monthly credit union statement to arrive each month in the mail. Thanks to the convenience of modern technology, you can now choose to receive your account statement via e-mail.

E-statements are fast, convenient and free, making it an excellent option for any household with a computer and Internet access. When you choose to receive an e-statement, a paper copy will no longer be mailed to your house. So you won't have to worry about someone stealing your statement and getting your personal information out of your mailbox.

Our e-statements are sent over a safe and secure connection to ensure the privacy of your personal information.

To sign up to receive your credit union statement via e-mail, simply stop by the credit union and talk to one of our Member Service Representatives or sign up online at www.unitedchurches.org and click on the home banking link.

If you go under \$100.00 in your checking account during the month, we usually charge a \$2.50 monthly fee. However, we will **waive that fee if you opt for e-statements**, so you really have no minimum balance to worry about.

JOIN US FOR OUR ANNUAL MEETING

The entire credit union benefits when members participate. Our annual meeting is an occasion for management and elected officials to report to you, the members. And, it's an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals. Without your input, leaders can only guess what you and other owners want from your credit union.

Join us on Thursday, **April 19th, 2012 at the Taylor office at 7:00 p.m.** for beverages and snacks. This year we have two director positions up for re-election. If you would be interested in volunteering your time to serve on the Board of Directors, please contact Sue Smith at (313) 382-1340 or (313) 565-8400. Mark your calendars!

We are excited to be celebrating another year as your financial institution, and are looking forward to all we have in store for the coming year. Mark your calendars, we look forward to seeing you there!

DO YOUR TAXES RIGHT AND GET YOUR BIGGEST REFUND POSSIBLE WITH TURBOTAX

No matter where life may take you, TurboTax® makes it easy to do your taxes right and get your maximum tax refund, guaranteed. What's best, as a valued United Churches Credit Union member, you can get a special 10% discount on **TurboTax Federal Deluxe Online Edition**. File today with TurboTax and get your refund in as few as 8 days.



With TurboTax, it's easy to do your taxes right:

- Guides you step-by-step, just like a GPS, to your BIGGEST refund, guaranteed
- 100% Accurate calculations
- Double-checks your return so you get all the deductions and credits you deserve

Don't miss out on this special discount on TurboTax Federal Deluxe Online Edition. Start for FREE today by logging onto www.unitedchurchescu.org and clicking on the TurboTax® link – you don't pay unless you are satisfied with the results.

Happy Holidays!

from the Staff and Board of Directors of UCCU

HOLIDAY CLOSINGS

Monday, January 16th –
Martin Luther King Jr. Day

Monday, February 20th –
President's Day

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