

The Unified Connection

April
2006

A publication of Unified Communities Federal Credit Union



Home Equity Loans Can LOWER Your Monthly Payments, INCREASE Your Monthly Cash Flow AND Get You MORE!

On average, consumers rack up about \$8,000 in credit card debt and approximately \$3,000 in personal loans. Payments for these unsecured loans are usually calculated at three percent of the total balance. On \$11,000 that would equal \$330 per month.

Consolidate that debt with a Home Equity Loan, and we could lower your payments to \$172* and increase your cash flow by over \$158 every month. Plus, the interest on your loan may be tax deductible (consult your tax advisor). With the extra savings, you could add on another \$10,000 to remodel the kitchen, fix the roof or pay college expenses without increasing your original payment (see chart below).

Credit Card Debt	\$8,000
Personal Loans	\$3,000
Remodel the kitchen, fix the roof, finish the basement, or pay education expenses	\$10,000
TOTAL	\$21,000
Approximate monthly payment for a \$21,000 Home Equity Loan with UCFC	\$328* per month

Stop by or call us at 734-485-3300 • Canton, or 734-697-4800 • Belleville.

*Based on an 8% Annual Percentage Rate and a seven year term. Rates are subject to change and are based on your credit score. Other rates and terms are available.

Back by Popular Demand New Home Buyer's Workshop at our Belleville Office

(If you missed the first one, you'll want to be sure to make it to this repeat session!)

Are you thinking of buying a house? Don't miss this free workshop to learn the process, terms and conditions of buying a home. Refreshments and handouts will be provided, but seating is limited. Please RSVP to 734-697-4800.

Date • Tuesday, May 23, 2006

Time • 6 – 8 PM

Place • Unified Communities

Federal Credit Union

186 Main Street, Belleville, MI 48111

**SPECIAL OFFER — FREE*
Mortgage Pre-Approval with
UCFCU's Mortgage Center**



**APPLY FOR YOUR FREE PRE-
APPROVAL MORTGAGE TODAY!**

Call 888-562-6865

*Refinance loans do not qualify for this offer.

Score a Great Deal on Your Next New Car!

We can help make your next new car purchase a **SLAM DUNK!**

Here's the play-by-play on a new maneuver we call "the pick and roll" that will help you to win big!



1. Pick your deal — Most dealers and auto manufacturers are willing to reduce the price of your new car when you purchase and finance with them. Just pick a vehicle from their current incentive offering. Take the deal, but pay attention to the interest rate because chances are, our rates are lower.
2. Refinance the deal — Now that you have paid less for the car, score even more by rolling your deal over to Unified Communities Federal Credit Union. We may be able to refinance your deal and lower your interest rate by 1%* or more. A lower rate will give you a lower monthly payment that can add up to hundreds or thousands of dollars in savings!

**Current UCFCU loans do not qualify. Rates are as low as 5% Annual Percentage Rate, are based on your credit score and are subject to change.*

UCFCU IS SAVING YOU MONEY

We've recently refinanced over \$175,000 in auto loans for members who are NOW saving hundreds of dollars with lower interest and lower monthly payments. Why pay more for your car loan when you can

refinance with UCFCU and keep the savings.

Apply today!

Annual Meeting Reminder
Saturday • May 13, 2006 • 10:00 a.m.
Unified Communities Federal Credit Union
48225 Michigan Avenue, Canton

Get Your Motor Running!

Finance your new or used Motorcycle at Unified Communities Federal Credit Union for these **low-rider** rates!

New Motorcycles as low as

4.75% APR*

Used Motorcycles as low as

5.00% APR*

PLUS, enter to win our **Biker Bear!**
See us for details.

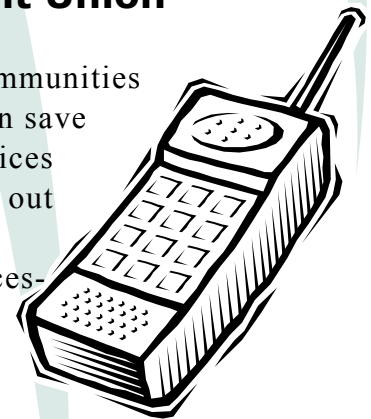


*APR = Annual Percentage Rate. Rates are based on the model year of the vehicle and your credit score. All rates are subject to change.

CREDIT UNION MEMBERS SAVE WITH SPRINT Another Member Benefit From Your Credit Union

Members of Unified Communities Federal Credit Union can save 10% on select PCS Services through SPRINT. Check out the different programs, services, phones and accessories by choosing the SPRINT link on our website at

www.unifiedcommunitiesfcu.com.



Theodore "Ted" Hancox Scholarship Award Available

Applications are now being accepted for the Theodore "Ted" Hancox Scholarship Award

Named after a long-standing credit union volunteer, the Ted Hancox Scholarship will award one person a \$500 scholarship to a Michigan College or University. To be eligible, you must be a member of Unified Communities Federal Credit Union, have completed your high school education with a minimum of a 2.5 grade point average and have received a letter of acceptance from a Michigan College or University. To apply, you will need to submit:

- Proof of high school graduation and GPA
- Three personal reference letters of recommendation
- Letter of acceptance from a Michigan College or University
- Cover letter with your name, address, phone number and credit union account number
- An essay of 250 words or more, describing how you perceive the credit union as part of your community

Submit the above information and essay to:

Scholarship Committee
c/o Unified Communities Federal Credit Union,
48225 Michigan Avenue
Canton, Michigan, 48188

**Deadline — Applications are accepted from
April 1st through July 31st.**

Applicants related to the Board of Directors, Supervisory Committee members, Credit Committee members or Credit Union staff are not eligible. Scholarship award is paid by check to the college or university, which has accepted the applicant for enrollment.

Meet Our Mortgage Representatives

Our Mortgage Center Representatives will be available to answer questions and quote rates for you in our lobby on the following days:

**Canton Branch — Friday, April 14th
9:30am - 5:pm**
**Belleville Branch — Friday, April 28th
12 pm - 5 pm**

Kid-Club Accounts

Calling all parents, grandparents, aunts and uncles! April is National Youth Financial Literacy Month. This is a great time to teach children how to save by starting their very own account at Unified Communities Federal Credit Union. We offer special club accounts for kids 0-18 to encourage good saving habits. Our website has a special "Young Investors" section with age appropriate information, interactive games and savings tips for kids, teens and young adults. Plus, our youngest savers (0-12) will receive a special gift when they open their new account. Start your child off with a kid-club account at Unified Communities Federal Credit Union, today!

Retirees, it's your credit union ... Pass it on!

Did you know that your family members are eligible to join the credit union? Membership is a benefit your family receives because of you! That means that anyone who is related to you will be able to take advantage of exclusive credit union products, services and rates. It's especially important to pass on credit union membership to kids, so that when they're ready to establish a checking account, buy that first car or finance a new home, they will be able to do business with someone they can trust...your credit union. Pass it on!

**Put Those Checking
Account Fees
Out To Pasture...
Move your checking Account
to
Unified Communities Federal
Credit Union!**



- No Minimum Balance Requirements
- No Monthly Fees
- No Per Check Charges
- Overdraft Protection Options
- Free Online Banking with NetBranch
- FREE Debit Card Use
- Access to over 25,000 surcharge-free ATM Machines

Open your new UCFCU checking account with a DEBIT Card today, and experience the credit union difference!

Purchase Your VISA® Gift Cards at UCFCU

Are you looking for the perfect gift for a Graduation, Wedding, Baby Shower, Retirement, First Communion, or even a Birthday?

Try a VISA Gift Card!

Purchase your VISA Gift card at our Canton and Belleville offices for any amount over \$25. Regardless of the amount you choose, your cost is only \$3.50. Next time you need a gift, choose the VISA Gift Card.



News You Can Use

There is still time to contribute to your 2005 IRA

You have until **MONDAY, APRIL 17, 2006** to make your qualified 2005 contribution. We offer both Roth and Traditional IRAs in a variety of products and terms including federally insured certificate accounts.

In most cases, if you are under age 50, your IRA contribution limit for 2005 is \$4,000. If you have reached age 50 before 2006, then your limit is \$4,500. In addition, because the modified adjusted gross income (MAGI) limits for determining deductible traditional IRA contributions have increased, more individuals may find that they are eligible for deductible contributions. As always, consult your tax advisor for deductibility eligibility.

Speed Up Your Tax Refund

In most cases, you can get your refund much faster with direct deposit into your Unified Communities Federal Credit Union account. Simply include your account number and the Credit Union's routing and transit number (ABA Number) **272477034** directly on your tax form.



48225 Michigan Avenue • Canton, MI • 48188
Phone • 734-485-3300 • Fax • 734-485-0240

186 Main Street • Belleville, MI • 48111
Phone • 734-697-4800 • Fax • 734-697-4844
www.unifiedcommunitiesfcu.com

Office Hours

Mon. - Thurs. 9:30 a.m. - 5:00 p.m.
Friday - 7:00 a.m. - 5:00 p.m.

UCFCU is Working to Protect Your Privacy

Our official Privacy Policy and Disclosure is available at our office and will be provided upon request. In general, we use your non-public information to provide you financial services offered by or through the Credit Union. Information about members and former members is never disclosed to third parties except as permitted or required by law. The Credit Union does not sell your personal information to third parties. We do not collect or maintain information about our members that is not essential for prudent business purposes. Unified Communities Federal Credit Union fully complies with the provisions of both the Gramm-Leach-Bliley Act and the NCUA Privacy Regulations. Our staff has been trained to safeguard your accounts and your financial information from potential loss. If you have questions about this privacy policy, please contact us.

Dividends and Rates

For a listing of our current rates on loans and dividends for savings and certificates, visit our website at www.unifiedcommunitiesfcu.com or call 734-485-3300 or 734-697-4800.



Holiday Closings

Memorial Day — Monday May 29th
Independence Day — Tuesday, July 4th



**Unified
Communities**
FEDERAL CREDIT UNION

Mission Statement

“Unified Communities Federal Credit Union is a member-owned cooperative, that will continually strive to provide professional services, remaining competitive and fiscally responsible to its members’ needs.”



EQUAL HOUSING LENDER