

# UMFCU

## money news

### President's Message

**Ramon Noperi,  
President & CEO**

Happy New Year everyone! I hope you all had a wonderful time over the holidays.

I know that though the holidays are a great time of year, it can cause some extra strain on your budget. If that is the case for you, please look at the collection of post-holiday help our staff put together in this newsletter. We've got a lot of great options to help you recover.

2014 was a great year for our credit union. We are still offering some of the best loan rates around. We have many great new services and products like our Vacation Getaway program, which gets you a vacation with any loan over \$5,000 and we have added ScoreCard® Rewards to your UMFCU Visa credit card. We also redesigned our website with a new responsive design that automatically adjusts for mobile devices like smart phones and tablets. It is now easier than ever for members to access us on the go.

Overall, I would like to thank you for another great year. We look forward to providing and promoting financial stewardship to you and yours for many years to come.

### Another Reason a UMFCU Visa is a Great Way to Save

#### New Introductory Rates for New UMFCU Visa Cards Effective 1/16/15.

CLASSIC VISA®  
**5.99% APR\***

PLATINUM VISA®  
**4.99% APR\***

INTRODUCTORY RATE FOR 90 DAYS

**Already have a card?** Transfer your balance to a UMFCU Visa from January 16- April 15, 2015†, and we'll give you the same introductory rate! Plus NO balance transfer fees!

Make the switch to UMFCU Visa and save today! Call (800) 245-0433 or apply online.

\* APR = Annual Percentage Rate. Introductory APR for New UMFCU VISAs valid for 90 days on all transactions including new purchases, cash advances and balance transfers with a 3 year term. Offer good for new UMFCU VISA accounts only. After that, your APR will revert to your current rate at that time.

† For existing UMFCU VISA credit card holders, balance transfers are only available through April 15, 2015, with a 3 year term.

A Publication of United Methodist Federal Credit Union | Winter 2015

### Ditch High Rate Holiday Debt with UMFCU

The holidays are over, but the bills are just rolling in. And if you paid with a credit card or if your savings took a big hit, your budget might be stressed over the next few months.

We understand, and have put together a list of ways we can help.

#### Free Yourself from High Interest Debt with a UMFCU Visa®

Reduce the cost of your high rate holiday debt with a low rate UMFCU Visa. Along with great rates, our VISA has no balance transfer fees, no annual fees and ScoreCard® Rewards.

#### Get a Holiday Loan

A Holiday Loan has a fixed rate and a fixed repayment term to help you get your holiday spending paid off quickly. You can borrow \$1,000 - \$5,000 with repayment terms from two months to three years.

#### Open a Christmas Club Savings Account

Open a Christmas Club Savings Account for next Christmas now. With it, you can earn a high dividend rate, schedule monthly transfers and get your funds just in time for next year's holiday shopping. Saving a little each month can make a big difference.

#### Earn a Vacation Getaway

Get any loan or transfer debt worth \$5,000 or more from another institutions, and we'll send you on a vacation getaway.\* Learn more at [UMFCU.org/VacationGetaway](http://UMFCU.org/VacationGetaway).

#### Get Started Today

Call us at (800) 245-0433 or apply online at [UMFCU.org](http://UMFCU.org).

All loans are subject to the Credit Union's customary due diligence, underwriting, credit approval and documentation. Other terms and conditions apply.

\*Loan must be for \$5,000 or more to qualify for a getaway. Hotels and options are subject to change. Getaways are not all-inclusive. Some restrictions and fees may apply.

### Join the Fun at Our 67th Annual Meeting

You are invited to join us at our 67th Annual Meeting as we celebrate the success of the past year and talk about our future. Refreshments will be served. This event is free for all members.

**Thursday, March 19, 2015 at 1:00 p.m.**  
**United Methodist FCU Headquarters**  
**9040 Benson Avenue, Montclair, CA 91763**

#### Reserve your spot today.

Fax the reservation form below to (909) 981-7055, call (800) 245-0433 or RSVP to [membershipservices@umfcu.org](mailto:membershipservices@umfcu.org) no later than March 14, 2015 if you wish to attend.

We look forward to seeing you there.

#### RESERVATION FORM

Full Name \_\_\_\_\_

Account Number \_\_\_\_\_

Number Attending \_\_\_\_\_

Preferred Email \_\_\_\_\_

Phone Number (\_\_\_\_\_) \_\_\_\_\_

## A Member's Perspective

*"Many, many years ago, as a young family, when our credit score was deemed risky, UMFCU took a chance on us and gave us an important loan. [They] believed in us and for that we were very grateful. We are now much older but our relationship with UMFCU continues to grow..."*

— David A.

UMFCU Member Full testimonial available at [UMFCU.org/Testimonials](http://UMFCU.org/Testimonials).

Thank you David, for your kind words. We are so very happy you have had such a wonderful experience with our credit union and look forward to serving you for many years into the future.

Tell your UMFCU story at [UMFCU.org/Experience](http://UMFCU.org/Experience).

## Churches: Offer Online Giving with UMFCU

Make giving and receiving donations, funds for special events and tuition easier with our Online Giving Service. It's an easy way to generate more revenue with every swipe.

With our church processing services, you can:

- Accept credit card payments including Visa®, MasterCard®, American Express® and Discover®
- Integrate payment activities into your QuickBooks accounting
- Accept mobile phone payments
- Accept online donations and payments
- Integrate with other compatible with other existing church software

### Signing up is easy!

Contact Ted Ramirez at (800) 245-0433 ext. 222 or [ted@umfcu.org](mailto:ted@umfcu.org) to sign up and get your questions answered.

## Manage Your Accounts in No Time, Anytime with CO-OP Shared Branching & Mobile Banking

We are a member of the CO-OP Network. This gives you convenient access to your accounts through mobile banking, remote deposit and over 30,000 fee-free ATMs, 7,600 credit union branches and 2,000 self-service locations nationwide. It's just one more way we make it easy to manage your accounts on the go.

Learn more at [umfcu.org/shared-branching](http://umfcu.org/shared-branching).



## It's Time For Board Elections!

Be sure to complete the ballot we've included with your year-end statements by Monday, March 2, 2015. Our new board members will be announced at this year's annual meeting on Thursday, March 19, 2015.



## Get a New Ride for the New Year

New Auto Rates as low as **2.99% APR\*** Used Auto Rates as low as **3.25% APR\***

Get pre-approved now or if you already have a loan, call us today and ask how you can switch your auto loan to us and save. Be sure to ask about our MBI and GAP coverage when you apply. (800) 245-0433 | [UMFCU.org](http://UMFCU.org)

### Get a Vacation Getaway

Get an auto loan worth \$5,000 or more, we'll send you on a vacation getaway. Learn more at [UMFCU.org/VacationGetaway](http://UMFCU.org/VacationGetaway). \*\*

\* APR = Annual Percentage Rate. Rates and terms subject to change without notice. Other discounts may apply. Certain conditions and restrictions apply. Final rate is based on credit worthiness and term of the loan. Maximum vehicle loan includes Tax, Title, License, Mechanical Breakdown, Credit Life and Disability Insurance. Not all members will receive the lowest interest rate. Rates, terms and loan amounts are based on approved credit and determined by a managed risk program.

\*\*Loan must be for \$5,000 or more to qualify for a getaway. Hotels and options are subject to change. Getaways are not all-inclusive. Some restrictions and fees may apply.

## Don't Let Your Accounts Go Dormant

To keep them active, it only takes one transaction every 12 months. If your account does become dormant, it will be charged \$10 a month until you close the account or reactive it by calling us at (800) 245-0433.

Dividends or fees on your account do not maintain an active account.

## HOLIDAY CLOSURES

### Martin Luther King Jr. Day

All Offices: Monday, Jan. 19, 2015

ME Office ONLY: Friday, Jan. 16, 2015

ME Office ONLY: Friday, Jan. 23, 2015

ME Office ONLY: Monday, Jan. 26, 2015

We also provide financial products and services to individuals, churches and affiliated organizations within the AZ Episcopal Diocese and Hawaii Conference Foundation of the United Church of Christ.

### Headquarters:

Toll-Free 1-800-245-0433  
Local 1-909-946-4096

### New England:

Direct 1-207-591-6449

### Desert Southwest:

Direct 1-602-277-5325

### Missouri:

Direct 1-816-833-8778



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.



Federally Insured By NCUA

Lighting the way to financial stewardship since 1948

(800) 245-0433  
[www.umfcu.org](http://www.umfcu.org)



\* All loans are subject to the Credit Union's customary due diligence, underwriting,