

BUILT BY HARD-WORKING PEOPLE • UNITED LOCAL CREDIT UNION • SUMMER 2008

LOCAL NEWS MATTERS

C'MON 'N RIDE ON LESS GAS!

MOTORCYCLES

6.69% APR UP TO 60 MONTHS

7.69% APR UP TO 72 MONTHS

100% FINANCING

BIKES \$10K TO \$35K >2004

NEW AUTOS

5.49 APR UP TO 84 MONTHS!

PRE-OWNED

6.99 UP TO 84 MONTHS

TAKE .25% OFF YOUR RATE WITH
DIRECT DEPOSIT OF YOUR PAYCHECK

CALL 559-227-8329 FOR AUTO LOAN SPECIALS!

UPSIDE DOWN IN YOUR BIG AUTO? WE'LL "FLIP" YOU BACK UP!

**REFINANCE OR TRADE-IN YOUR
'05 - '08 GAS GUZZLER PLUS
ADD \$500 FOR GAS**

- 1) BUY A NEW ECONOMY VEHICLE AND WE'LL ABSORB
UP TO \$5,000 FROM YOUR TRADE-IN, OR**
- 2) SKIP 2 MONTHS ON YOUR CURRENT ULOCU LOAN
AND ALLOW \$500 MORE FOR GAS, OR**
- 3) WE'LL ADD 6 MONTHS AND REDUCE YOUR RATE TO
LOWER YOUR PAYMENT FROM ANOTHER BANK**

**On approved credit. Rates subject to change.
No pre-payment penalty.*



ULCU Loan Rates

New	48 Mo	4.49%
New	84 Mo	5.49%
Used	84 Mo	6.99%
New/Used Motorcycle	60 Mo	6.69%
New/Used Motorcycle	72 Mo	7.69%
Share Secured		4.0%
30 Year		
Mortgages	Competitive Market	
Home Equity	5.99%	Introductory
Signature		9.90%
Check Protect		9.90%
Visa United (NEW)		6.99%
Visa Classic		9.90%
Visa Builder		11.90%

APR = annual percentage rate. The Grid rates are effective April 1, 2007 and subject to change at any time. Any activity on an existing loan, including but not limited to advances, re-finances, or extension agreements, that causes the finance charge (APR) to be reduced by 1% or more shall be subject to a \$50 loan fee.



FRESNO STATE 2008 NCAA CHAMPIONS

**WOW!
CONGRATULATIONS
FROM
UNITED LOCAL CREDIT UNION**



6 MONTH CD 3.3 APR > \$50K

6 MONTH CD 3.2 APR < \$50K

ASK US FIRST ABOUT YOUR AUTO WARRANTY!

**NOW, ASK FOR LOANS AND ACCOUNT SERVICES
RIGHT AT THE BULLARD BRANCH!**

LOOK FOR YOUR NEW VISA DEBIT CARD!

IN JULY, YOU'LL RECEIVE A NEW VISA DEBIT CARD TO REPLACE YOUR ATM CARD

- Make up to 4 free withdrawals per month at CO-OP ATMs nationwide
- Withdraw up to \$500 at one time
- Use your card right at any retail store and get \$\$\$\$ back



Fax to (559) 227-3728 or drop off at our nearest branch.

United Local Credit Union Easy Loan Application

AMOUNT OF LOAN		LOAN PURPOSE	
NAME (LAST, FIRST, MIDDLE)		HOME ADDRESS	
CITY, STATE, ZIP		HOME PHONE NO. ()	
GROSS MO. INCOME* \$		*Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
HOW LONG AT THIS ADDRESS? YEARS MOS.		SOCIAL SECURITY NO.	
MONTHLY RENT OR MORTGAGE PAYMENT \$		<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER	
EMPLOYER		JOB TITLE OR OCCUPATION	
HOW LONG?	BIRTH DATE	WORK PHONE NO. ()	
EMPLOYER ADDRESS		CITY, STATE, ZIP	
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP	HOW LONG?
CO-APPLICANT NAME (LAST, FIRST, MIDDLE)		HOME ADDRESS	
CITY, STATE, ZIP		HOME PHONE NO. ()	
GROSS MO. INCOME* \$		*Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
HOW LONG AT THIS ADDRESS? YEARS MOS.		SOCIAL SECURITY NO.	
MONTHLY RENT OR MORTGAGE PAYMENT \$		<input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER	
EMPLOYER		JOB TITLE OR OCCUPATION	
HOW LONG?	BIRTH DATE	WORK PHONE NO. ()	
EMPLOYER ADDRESS		CITY, STATE, ZIP	

APPLICANT'S SIGNATURE ☐ WE INTEND TO APPLY FOR JOINT CREDIT

DATE

X

CO-APPLICANT'S SIGNATURE ☐ WE INTEND TO APPLY FOR JOINT CREDIT

DATE

X

I/We certify everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved, and I/we authorize you to share this application with any of your affiliates for the purpose of determining whether I/we might qualify for other products you or those affiliates offer. I/We authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our record with you.

I/We understand that I/we must update credit information at your request if my/our financial condition changes.

BRANCH INFORMATION

Bullard Branch

Located at Bullard and West
1755 W. Bullard
Fresno, CA 93711

Main Branch

3650 E. Ashlan Avenue
Fresno, CA 93726

Drive-Thru Hours

Monday – Thursday:
8:30 a.m. – 5:30 p.m.
Friday: 8:30 a.m. – 6 p.m.

OFFICE HOURS

Main Branch

Monday – Thursday: 9 a.m. – 5:30 p.m.
Friday: 9 a.m. – 6 p.m.

Bullard

Monday – Friday: 9 a.m. – 5:30 p.m.

PHONE SERVICES

Bullard Branch 559-431-8329

Main Branch 559-227-8329

Merced Branch 209-725-8329

Toll-Free 800-446-8329



WE WANT YOUR WHOLE PAYCHECK!

WITH A DIRECT DEPOSIT OF YOUR PAYCHECK YOU'LL RECEIVE A $\frac{1}{4}\%$ LOAN REDUCTION!

CHOOSE FROM:

- 1) NO FEE CHECKING
NO MINIMUM BALANCE
NO INTEREST
- 2) NO FEE CHECKING
\$500 MINIMUM BALANCE
.15 APR%
\$5,000 MINIMUM BALANCE
.50 APR%
- 3) \$2500 MINIMUM
SAVINGS BALANCE
 $\frac{1}{4}\%$ LOAN REDUCTION

