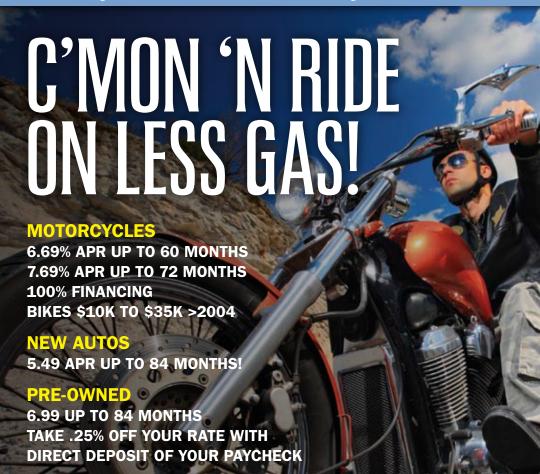
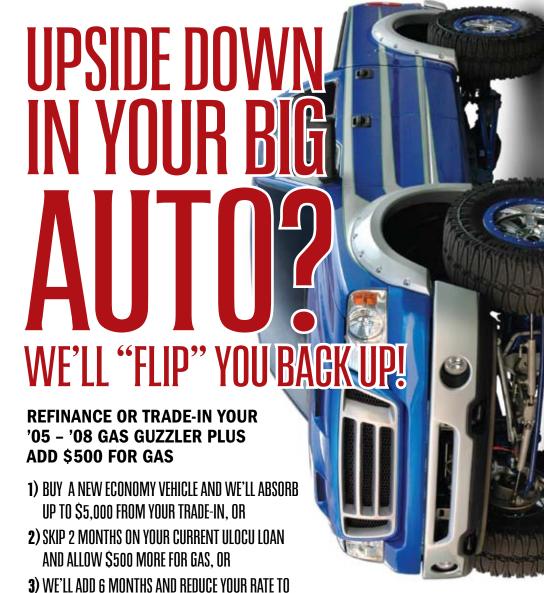
BUILT BY HARD-WORKING PEOPLE • UNITED LOCAL CREDIT UNION • SUMMER 2008

LOCAL NEWS MATTERS



CALL 559-227-8329 FOR AUTO LOAN SPECIALS!



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

LOWER YOUR PAYMENT FROM ANOTHER BANK

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 NGAA 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 be reveal	from alimony, child support or sep ed unless you wish such income to	parate maintenance need not support a request for credit.
HOW LONGAT THIS ADDR YEARS	ESS? MOS.	SOCIAL SECURITY NO.	
MONTHLY RENT OR MO	DRTGAGE PAYMENT	□ OWN □ R	ENT
\$			THER
EMPLOYER		JOB TITLE OR OCCUPATION	
HOW LONG?	BIRTH DATE	WORK PHONE NO.	
EMPLOYER ADDRESS		CITY, STATE, ZIP	
PREVIOUS HOME ADDRE	ESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)	CITY, STATE, ZIP	HOW LONG?
CO-APPLICANT NAME (LAST, FIRST, MIDDLE)		HOME ADDRESS	<u> </u>
CITY, STATE, ZIP		HOME PHONE NO.	
GROSS MO. INCOME*	*Income be reveal	from alimony, child support or sep ed unless you wish such income to	parate maintenance need not support a request for credit.
HOW LONGAT THIS ADDR YEARS	ESS9 MOS.	SOCIAL SECURITY NO.	
MONTHLY RENT OR MO \$ EMPLOYER	ORTGAGE PAYMENT	OWN RELATIVE O	ent Ther
EWPLOTER		JOB TITLE OR OCCUPATION	
HOW LONG?	BIRTH DATE	WORK PHONE NO.	
EMPLOYER ADDRESS		CITY, STATE, ZIP	
	☐ WE INTEND TO APPLY FOR JOINT	CREDIT	DATE
CO-APPLICANT'S SIGNATURE			

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.

1/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 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 4% LOAN REDUCTION