

From Past to Present: Over 40 years of History

Roscoe Rouse, Jr., and his wife, Charlie Lou, would be valuable members of any community. Retired from Oklahoma State University, Rouse is a former B-17 Navigator, a Rotarian and an author who has held offices in civic and professional clubs.

That is why University & Community Federal Credit Union is honored to have him as a charter member. Fortunately, Rouse feels the same way.

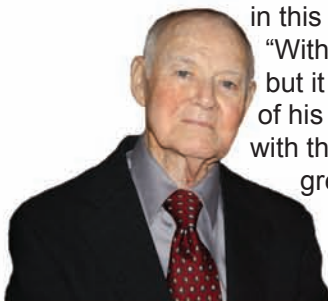
"The Credit Union has been a tremendously helpful institution and I am proud to be a charter member," Rouse said. "I keep saying through the years, 'What's next? What's next?'"

Originally from Georgia, Rouse came to Stillwater in 1967 to fill the Librarian position at OSU after the retirement of Edmon Low. In his twenty years of service there, OSU became the lead institution in the establishment of the Oklahoma Union List of Serials and the library collection more than doubled.

In 1968, Rouse was one of a few OSU faculty members who gathered to form OSU Federal Credit Union, which is now University & Community Federal Credit Union. Rouse had used a credit union in New York when he was working as a library director there and missed having that option in Stillwater. "I think about seven men showed up and I was there," Rouse said. "It was groundbreaking. It has been more than I hoped for. It was like we were pioneers chopping down trees and making a trail."

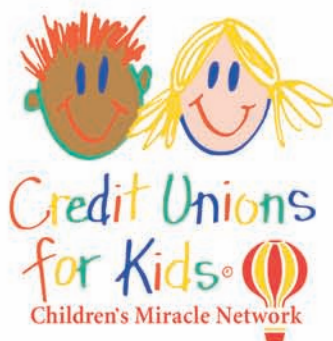
The Credit Union originally opened in the Student Union building and membership was only open to employees of the university. UCFCU began with two employees performing basic transactions. Since then, UCFCU has grown into a \$70 million credit union with members in each of the 50 states. The number of products and services offered has grown tremendously. Now the Credit Union is community chartered, which means that to be eligible for membership, a person must live, work, attend school, worship or volunteer in Stillwater or have a relative who is a member. "When I go in now, I just sort of beam," Rouse said. "A lot of people use it, they are helping people and they are my friends."

One of the things Rouse values about the Credit Union is the safety it offers his money. "You know, in this economy, I've lost money but it was investments outside of here," Rouse said. "With the Credit Union, I have lost nothing. It keeps growing. It may be slower growth but it is safe." One of his favorite things about Stillwater, its friendly people, is also one of his favorite things about UCFCU. "People are familiar with you and you are familiar with them," Rouse said. "It is like with relatives at home. People know you and treat you great. The president is someone we can call and he will help us out."



"-It was groundbreaking. It has been more than I hoped for."

Roscoe Rouse



University & Community Federal Credit Union is a part of an organization called Credit Unions For Kids, which raises money for the Children's Miracle Network. The money raised here in Oklahoma stays in Oklahoma, benefiting the Children's Hospitals in Oklahoma City and Tulsa. The Credit Union's goal for 2009 is \$2,500. Candy bars and candles are sold throughout the year and other events are held to raise more and more money for this wonderful cause. Over the next few months UCFCU will have raffles on items, bake sales and other fund-raising events. The management and staff would love for the membership to be involved. When you see one of these events taking place, please think about the kids you can help and show your support!

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Fee Schedule

Effective August 1, 2009

Savings Account Fees

Savings Account Withdrawal:	\$1.00 each after four (4) per month
Reg D Excessive Withdrawal Fee:	\$2.00 each after six (6) per month
IRA Savings Administration Fee:	\$10.00 per year
IRA Savings Account Transfer:	\$25.00 per transfer if directly transferred outside Credit Union.
Money Market Minimum Balance:	\$5.00 per month if the balance falls below \$1,000.00 during the statement period.
Money Market Excessive Clearing:	\$5.00 per check if check clears the account over three (3) times.
Money Market Excessive Transfer:	\$5.00 per transfer after six (6) transfers per month.
Money Market Withdrawal:	\$5.00 per withdrawal after four (4) withdrawals per month.

Share Draft/Checking Account Fees

Insufficient (NSF):	\$22.00 per item
Deposited Item Return:	\$3.00 per item
Stop Payment:	\$22.00 per item
Check Printing:	Prices may vary depending upon style
Regular Checking Account Service:	\$0.20 per check after thirty (30) checks per month if \$300.00 minimum balance is not maintained. (new accounts no longer available)
Free Checking:	No Fees
Essential Standard Checking:	Free with \$300 minimum balance. \$3.00 per month below \$300.
Electronic Checking:	No monthly fee. \$1.00 per check written.
Enhanced Dividend Checking:	Free with \$500 minimum balance. \$5.00 per month below \$500.
Overdraft Transfer Fee:	\$3.00 per transfer / Max of 6 transfers per month
No Bounce Coverage Fee:	\$22.00 per item
ACH Origination Fee:	\$10.00
Copies of Checks:	\$3.00 each copy
Payroll Check Cashed w/o Match:	\$2.00 each check
Temporary Checks:	\$0.30 per check
Check Images with Statements:	\$4.00 per month

Other Service Fees (Applicable to All Accounts)

Account Reconciliation:	\$20.00 per hour
Account Research:	\$20.00 per hour
Statement Copy:	\$3.00 per copy
Wire Transfer (outgoing):	\$11.00 per transfer
Wire Transfer (incoming):	\$5.00 per transfer
Wire Transfer (international):	\$40.00 per transfer
Certified Check:	\$2.00 per check
Money Order:	\$3.00 per money order
MasterCard Gift Card:	\$3.00 per card
Travelers Checks:	1% of dollar amount purchased
Legal Process Fee (Garnishment, etc.):	\$25.00
Account Closure:	\$1.00 if closed by mail
Account Closure within 60 days:	\$10.00
Returned Mail Fee (Bad Address):	\$3.00 per month

Dormant Account:	\$5.00 per month, for accounts with no deposits or withdrawals for twelve (12) months and account statements returned because of bad address
Amortization Schedule:	\$3.00 each
Certified Copy of Lien Release:	\$5.00 each
Inactive Account:	\$5.00 per month, for accounts with no deposits or withdrawals for twelve (12) months; the balance is less than \$100.00; and the member has no other active account relationship.
Collection Item Fee:	\$10.00 each
Collection Item Fee (Canada and Mexico):	\$10.00 each
Collection Item Fee (Foreign Collection):	\$35.00 each
Cash Bag:	\$10.00 per bag
Coin Counting:	Free for members, 5% for non-members
Notary Service:	Free for members and non-members

Electronic Funds Transfer Fees (ATM)

Nonproprietary ATM Withdrawal/Transfer:	\$1.00 per transaction
Nonproprietary ATM Balance Inquiry:	\$0.75 per inquiry
Additional Card:	\$5.00 per card
Replacement of Lost ATM/Debit Card:	\$5.00 per card
Replacement of Faulty ATM/Debit Card:	\$3.00 per card
Replace Personal Identification Number:	\$5.00 per card
ATM Card Recovery:	\$2.00 each time
International Service Assessment Fee(ISA):	2% of the international Visa transaction

Safe Deposit Box Fees

Annual Rental Size:	Fee:
3x5x24	\$18.00
3x10x24	\$35.00
5x10x24	\$50.00
10x10x24	\$88.00
Change of Lock:	Fee may vary
Drilling of Box:	Fee may vary

MasterCard Fees

Annual Fee:	Free
Grace Period:	25 days to repay your balance before a finance charge will be imposed
Over the Limit:	\$15.00 per occurrence
Return Item Fee:	\$21.00 per item
Late Payment Fee:	\$15.00 per month
Replacement Card Fee:	\$5.00 per card
Cash Advance (in office) Fee:	\$2.00 per item
Cash Advance (at ATM) Fee:	Free
Method of computing the balance of purchases:	Average daily balances (including new purchases)
Minimum Finance Charge:	None
Balance Transfer Fee:	Free

The information about the costs of the card described in this credit card fee table is accurate as of June 2009. This information may have changed after that date. To find out what may have changed please call us at 405.743.3328 or write to us at 311 E. McElroy Rd. Stillwater, OK 74075

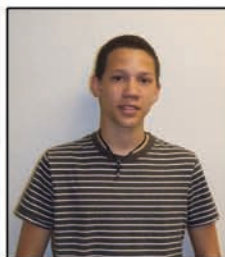


Once you've found the best house, come see us and we'll help turn it into the best Home.

See Debbie and Laura for all of your Real Estate needs.



Door Prize Winners



Bryant Ellis

Bryant will be going on a shopping spree with the \$250 he won for signing up at the 2009 Stillwater Home and Garden Show. Thank you for being a member.



Tommy Robbins

Tommy has a great looking souvenir baseball bat that he won for signing up at the Credit Union Night at the Ballpark. Keep your eye out for other UCFCU giveaways.

Member Connection

Mortgage Loan Rates

Frugal Living is Becoming More Common

Living frugally is a good idea no matter the state of the current economy. However, in uncertain times like these, it becomes more important. For a long time Americans have been spending more than they save. This has led us to problems that we should all try to learn from.

Fortunately, Oklahoma has fared better than many other states. In fact, last year Forbes Magazine ranked Oklahoma City as the no.1 recession-proof city in the U.S. and according to RelocateAmerica.com, Tulsa is the top place to live in 2009. However, the longer a recession persists, the more we will be affected by national economic problems.

Some major local employers are experiencing layoffs and cuts in hours. In order to protect and prepare yourself, consider your spending habits. There are things most of us could cut back on without a negative impact in our lives. Spending less may relieve stress that comes with financial difficulty.

We urge you to think about how to be more frugal in your own lives. How much does that daily coffee cost you over a month's time? Do you spend money on books, CDs and DVDs that quickly depreciate in value? Visiting the library instead may help you save. Consider attending a professional display on the Fourth of July rather than purchasing expensive fireworks for home.

Simple savings can add up! While our local economy has been stable, it is a good idea to reevaluate how we are spending our hard-earned money.

Employee of the Quarter



Bruce Caid

University & Community Federal Credit Union is pleased to announce that Bruce Caid has been named Employee of the Quarter for the first quarter of 2009.

Bruce has been an employee of University & Community since November 2007 working in the I.T. Department as an I.T. technician at the McElroy Rd Office. He is responsible for working on the Credit Union's electronic equipment, making sure the network is running properly and helping employees with I.T. issues.

When nominating him for the honor, this is what Bruce's co-workers had to say: "Bruce is always willing to help when asked to do a task, most of the time he goes above and beyond." "Bruce is willing to do other jobs outside his job description whenever needed and is always where he needs to be on time." Phil Dysinger, President of University & Community, had this to say about him: "Bruce is an important part of the Credit Union. He is a major reason our equipment is running smoothly for our other employees and he is a hands on worker that fixes everything from computers to light fixtures. The Credit Union is very fortunate to have Bruce on its team."

Bruce is a graduate of San Marcus High School in Texas and has lived in Stillwater for over 20 years. Bruce's wife, Chris, is the activities director at WestHaven and they have two children, Robin and Adam.

In appreciation for his service to the Credit Union, Bruce received a \$100 award, a reserved parking space at the Credit Union, a traveling trophy for his work area and permanent recognition on the Credit Union's Employee of the Quarter plaque displayed in the Main Office Lobby. He is also now qualified to be recognized as the Employee of the Year for the Credit Union at 2010's Annual Meeting.

Term	APR*	Point	Fee
Fixed Rate Mtg.			
30 yr.	6.000%**		
15yr.	5.500%		
Home Equity	Value	APR	
	80%	6.25%	\$75
	90%	7.25%	\$75
	95%	8.25%	\$75
HELOC	Value		
	80%	Ask for more Information	
	90%	Ask for more Information	
	100%	Ask for more Information	

Call for Most Current Rates
All Rates Subject to Change
Appraisal Not Included
*Annual Percentage Rate

**An annual interest rate of 6.000% and a repayment term of 30 years would have a monthly payment of \$599.55 for a house costing \$100,000.

Credit Based Pricing Rates

Sub Account Description	Approx. Term	Annual Percentage Rate (APR)
New Vehicle and Program Vehicles with 25,000 miles or less	60 Months 48 Months 36 Months	4.75%*** to 11.75% 4.65% to 11.65% 4.55% to 11.55%
Used Vehicle		
2006-2009	48 Months	4.75% to 11.75%
2005	42 Months	5.75% to 12.75%
2004	36 Months	6.75% to 13.75%
2003	30 Months	7.75% to 14.75%
2000-2002	24 Months	8.75% to 15.75%
New Boats	60 Months	6.25% to 13.25%
New Jet Skis	48 Months	6.25% to 14.10%
Used Boats		
2006-2009	48 Months	6.50% to 14.25%
2003-2005	36 Months	9.00% to 16.75%
2000-2002	24 Months	10.00% to 17.65%
Used Jet Skis	24 Months	8.85% to 17.10%
New Recreational Vehicles	60 Months 48 Months 36 Months	6.25% to 13.50% 6.15% to 13.00% 6.05% to 12.80%
Used RV's		
2006-2009	48 Months	7.25% to 14.50%
2003-2005	36 Months	8.25% to 15.50%
1995-2002	24 Months	10.25% to 17.15%

All Rates Subject to Credit Approval
And Subject to Change Per Board Approval
***Annual percentage rate is \$18.76 for every \$1,000.00 borrowed with a 60 month term.

Dividends

Shares	Rate	Annual Percentage Yield (APY)
100.00-		
10,000.01-	1.05%	1.05%
20,000.00	1.15%	1.16%
20,000.01 +	1.25%	1.26%
IRA Shares	2.00%	2.02%
Money Market		
1,000.00-		
9,999.99-	1.29%	1.30%
24,999.99-	1.49%	1.50%
49,999.99	1.68%	1.70%
50,000.00 +	1.84%	1.90%

Call for Most Current Rates
All Rates Subject to Change
Fees could reduce earnings on the account

Member Survey

Please take a few moments to complete our 2009 survey.

In exchange you will be entered into a drawing and could win a **\$25.00 gift certificate** to your favorite Stillwater restaurant. Please complete fully and return to Jeremy Daggs by August 31 to be eligible to win or complete the online version at www.cuintouch.com

***Please rate each category on the following scale remembering that your honest assessment is needed.**

Member Service Staff:	N/A	Poor	Fair	Good	Excellent	Comments or Suggestions:
Friendliness of employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Communication skills of employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Employee knowledge of services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Accuracy of transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Number of employees available to serve you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Length of time waiting for service in Lobby	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Length of time waiting for service in Drive Thru	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Lending Service Staff:						
Friendliness of employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Thank you for taking the time to complete this survey and being a member of University & Community Federal Credit Union.
Communication skills of employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Employee knowledge of services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Accuracy of transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Number of employees available to serve you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other:						
Appearance of facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Name _____
Convenience of Main location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Street Address _____
Convenience of West Branch location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	City _____ State _____ Zip _____
Convenience of Student Union location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Phone _____
Length of Lobby Hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Length of Drive Thru Hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ease of use of web site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Number of ATMs available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Parking availability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Quality of Quarterly Newsletter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Cut Here	_____	_____	_____	_____	_____	_____



UCFCU Loan Officer Weston Winfrey throws out the first pitch.

Credit Union Night at the Ballpark

On Friday, April 17, your Credit Union sponsored a Night at the Ballpark. The Oklahoma State Cowboys played the Baylor Bears to see who is better in the Big 12. OSU fought hard, but lost the game 8-5. Credit Union employees were on hand the entire evening giving away candy, frisbees and a chance to win a souvenir baseball bat. The Credit Union made Go Pokes T-shirts for the Diamond Dolls to throw out into the crowd. Tommy Robbins, a Stillwater resident and a Credit Union member won the bat. Tickets were sold by the Credit Union at the discounted price of \$3.00 a piece for the game. Thanks to everyone who attended the game and watch out for the next UCFCU event.



Credit Union members watching a great OSU Cowboys baseball game.

NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency

**UNIVERSITY
& Community
FEDERAL CREDIT UNION**



Student Union Branch:
170 Student Union
Mon-Fri 8:30am-5:00pm

Main Branch:
311 E. McElroy Rd.
Mon-Fri 8:30am-5:00pm

West Branch:
4620 W. 6th Ave.
Mon-Fri 8:30am-6:00pm
Sat 8:00am-1:00pm

Mark Your Calender:
Independence Day - July 4
OSU Fall Classes Begin - August 17
Stillwater Public Schools - August 20

Drive Thru:
311 E. McElroy Rd.
Mon-Fri 8:00am-6:00pm
Sat 8:00am-1:00pm

Closed Dates:
Independence Day - July 4
Labor Day - September 7
Columbus Day - October 12

Tell us if you have any suggestions for future Member Connection Issues. E-mail: jeremy@cuintouch.com