

## Dream Big. Pay Little.

Take advantage of our low rate home equity lines of credit (HELOC) and make your big dreams happen. We have some of the lowest rates and best service around.

### Many of our members use their HELOC for:

- Home improvement and repair
- Solar panels for energy efficiency upgrades
- Consolidate your debt by getting rid of high rate consumer debt
- Quick and easy processing

### Benefits of a UMFCU HELOC:

- Competitive interest rates
- Available in 15-year term
- Interest is usually tax-deductible\*
- UMFCU HELOC loans can be used for repairs and paying down debt

**Apply Today!** Call (800) 245-0433  
Apply Online at [UMFCU.org](http://UMFCU.org)

\*We are not licensed financial advisors. Always seek advice of a competent financial advisor with any questions you may have regarding financial matters.

## Protect Yourself Against Tax Season Scammers

It's tax season! Sadly, that also means that tax season scammers are out in abundance. How can you protect yourself? Here are the most common crimes and how to prevent them:

### Phone Call Scammers

IRS imposters will call unsuspecting households claiming you owe taxes. They often even threaten to arrest you or even know personal information such as your social security number. However, the IRS works 100% by mail, so if you get a call, it's not them.

### Falsely Filed Tax Returns

More criminals are collecting information and filing tax returns in other's names so they can make off with tax refunds. Sadly, the only way you will know is if you go to file your return, and the IRS says one was already filed. If this happens to you, contact the IRS immediately.

### "Phishy" Emails

If you receive an unsolicited email that appears to be from the IRS or a related agency, don't reply and don't open any attachments, or click on any of the links. These emails enable scammers to collect your information or infect your computer with malware. If you spot a suspicious email, forward it immediately to [phishing@irs.gov](mailto:phishing@irs.gov). The IRS does not email, so even if it appears to be them or another agency, it's not.

### Be Wary of Wi-Fi & Public Computers

Hackers often use public Wi-Fi and public computers to access personal information. If you are going to use a computer to fill out your tax return, the best way to insure your safety is to use your own computer and to make sure your Internet is password protected.

If you discover you're a victim of tax identity theft, contact the Federal Trade Commission online or by phone at **1-877-FTC-HELP** immediately. You can reach the IRS at **1-800-908-4490** or at [www.irs.gov](http://www.irs.gov).

Source: [www.irs.gov](http://www.irs.gov) and [www.consumer.ftc.gov](http://www.consumer.ftc.gov).



## Make Your Escape.

Earn a Vacation Getaway with UMFCU. If you get a new loan worth \$5,000+ or transfer your other high rate credit card balance of \$5,000+, we'll send you on a vacation getaway!\*

A vacation getaway includes: hotel accommodations for up to five at your choice of several locations or a cruise to the Bahamas or Ensenada for two.

### "Getaway" with UMFCU!

Call (800) 245-0433 to apply for a loan or transfer your high rate credit card balance today.

### Church Member Accounts Also Qualify For Our Vacation Getaways!

Call Ted at (800) 245-0433 ext. 222 for details.

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.





## Offer Online Giving in Your Church!

Our Online Giving Service is a great and easy way to incorporate online giving into your church and generate more revenue every time anyone uses their debit or credit card.

### We make signing up easy!

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

## Thanks for Attending our 67th Annual Meeting

Thank you to everyone who was able to attend! If you couldn't make it, you can download our 2014 Annual Report on [UMFCU.org/Annual-Reports](http://UMFCU.org/Annual-Reports).

### Congratulations to Our Elected Board Members:

- Don Garner, Director - Reverend Mark Nakagawa, Vice Chairman - Reverend Michael Nickerson, PhD., Secretary

## A Member's Perspective

*"After a long, painful process of supplying multiple documents [with another financial institution], my HELOC was denied because the house was less than 50 miles from my primary residence.*

*I was surprised and disappointed. I was already a member of the Methodist Credit Union but it never occurred to me that the CU would make HELOC loans. One day I was browsing your website and I saw HELOC. I called Hellen Russell and explained my situation. She said obtaining a HELOC from the CU on a second home should be no problem. In summary, Hellen was a delight to work with. My application was approved in record time with a minimum of red tape. I was so impressed with the service that I am in the process of transferring my main checking account to the CU."*

— Kenneth B.  
UMFCU Member since 2013

## Annual Notice Required by California Insurance Code Section 779.30

CUNA Mutual Group hereby provides you with notice regarding the pre-existing exclusion provisions on open-end credit life and/or credit disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE: This insurance may not cover an advance or change under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or change.

## We Can Help Your Church Grow

If your congregation has expanded and is looking to renovate, get a new church vehicle or need a better credit card, come talk to us.

Our church borrowing services are specifically catered to your needs, offering you the very best in low rates, big savings and friendly service.

Call Ted at (800) 245-0433 ext. 222 or email [ted@umfcu.org](mailto:ted@umfcu.org) to get started.

### Privacy Policy Available Online

We understand the importance of protecting the privacy of our members. To read our full privacy policy, please visit [UMFCU.org/Privacy-Policy](http://UMFCU.org/Privacy-Policy).

## Great Introductory Rates for New UMFCU Visa® Cards

Stop paying high interest rates on your current credit card and switch to a UMFCU Visa.

### 90-Day Introductory Rates for NEW Visa's:

Classic Visa's 5.99% APR\*    Platinum Visa's 4.99% APR\*

### Get started today!

Call (800) 245-0433 to get started today.

\*APR = Annual Percentage Rate. Introductory APR for New UMFCU Visa's 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.

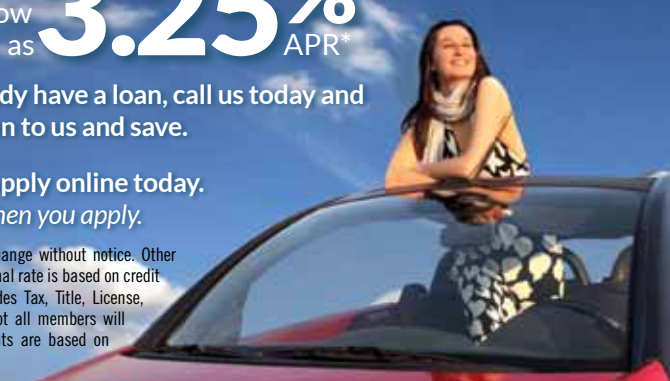
## Spring into the Driver's Seat!

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.

Get started! Call (800) 245-0433 or apply online today. Ask about our MBI and GAP coverage when you apply.

\* 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.



## HOLIDAY CLOSURES

**Good Friday** Friday, April 3, 2015  
(Close at Noon)

**Memorial Day**  
Monday, May 25th, 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

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## 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.

  
United Methodist  
FEDERAL CREDIT UNION

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, credit approval and documentation. Other terms and conditions apply.

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