

UMFCU

money news

A Publication of United Methodist Federal Credit Union | Summer 2015

UMFCU is conducting a member account verification. Please report any discrepancies to our auditors at:

Richards & Associates, Certified Public Accountants
PO Box 2373 • Venice, CA 90294-9900

Raise the Roof for Great Rates!

Whether you want a new home or a home equity loan to spruce up your current home, UMFCU is here to help with our great low rates, cost saving solutions and service you know you can trust.

With UMFCU, you'll have the advantage of:

- Hassle-free loan process
- No prepayment penalty
- No hidden fees
- Flexible options
- Great member service

Get started with all our mortgage products at www.umfcu.org/mortgage-center today.

Please contact Hellen Russell, Hellen@umfcu.org
800-245-0433 ext. 207 • NMLS# 938273

* All loans are subject to the Credit Union's due diligence, underwriting, credit approval and documentation. Other terms and conditions apply. Not all applicants will qualify for the lowest rates.

The Benefits of Debt Consolidation

Debt is something we all struggle with from time to time. However, there is a huge difference between manageable debt and unmanageable.

If you have credit cards or personal loans with high rates, the easiest way to turn the unmanageable, manageable is to consolidate with a low rate credit card like the one found at UMFCU.

Take a look at our **90-Day Introductory Rates** for NEW Visa's:

Platinum Visa®

4.99% APR* as low as **10.60%** APR*
Introductory Rate Rate thereafter

Classic Visa®

5.99% APR* as low as **15.40%** APR*
Introductory Rate Rate thereafter

By taking your current debts and consolidating them with a UMFCU Visa, you can slim down your monthly payments to one, and save a significant amount of money on interest.

Call (800) 245-0433 to get started.

* 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.



Prepare Your Kids for Financial Success

Our **Extreme Saver Youth Accounts** are a great way to start your child's financial education.

Designed to teach kids up to 18 the importance of financial responsibility, these special accounts require a minimum of \$5 to open, have no membership fee and earn higher monthly dividends to encourage savings.

Open a youth account for your child or grandchild today!

Call (800) 245-0433 to get started.



Manage Your UMFCU Accounts Online Anywhere, Anytime

No time to stop by a branch? No problem! It's easy to manage your UMFCU accounts anywhere you are 24/7.

eBranch allows you to access your accounts online, view balances, make transfers, verify deposits and more! Call (800) 245-0433 to sign up.

Online Bill Pay: Available through eBranch, Online Bill Pay allows you to pay bills, schedule routine payments or submit variable monthly payments with just a few clicks.

Mobile Banking with SPRIG: Use your smartphone or tablet to make loan payments, transfer funds and more. Learn more and find full download instructions on umfcu.org/mobile-banking.

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

Offer Online Giving in Your Church!

Incorporate online giving into your church and generate more revenue every time anyone uses a debit or credit card with our Online Giving Service.

We make signing up easy!

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

We Can Help Your Church Grow

If your congregation has expanded and is looking to renovate, get a new church vehicle or wants a credit card with a better rate, 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 to get started.

Don't Let Accounts Go Dormant

Keep your United Methodist FCU accounts active so you can take advantage of our big member savings options and the very best in financial stewardship.

To keep your accounts active, just conduct one transaction every 12 months. If your account does become inactive, or dormant, your account will be charged \$10 each month until you close the account or reactivate it with a transaction.*

Questions? Call us at (800) 245-0433.

* Dividends paid to your account do not maintain an active account.

HOLIDAY CLOSURES

Independence Day

Friday, July 3, 2015

Labor Day

Monday, September 7, 2015

Columbus Day

Monday, October 12, 2015

Make Your Escape.

Get a new loan worth \$5,000+ or transfer a high rate credit balance of \$5,000+ and we'll send you on a vacation getaway!* Find out more at www.umfcu.org/vacationgetaway.

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.

Traveling this Summer?

Be sure to contact us so we can ensure you will not be restricted and have proper access to your funds while you are away.



Join Our Jubilee Initiative & Help Break the Debt Cycle

In recent years, many churches and organizations have come to us with a concern: A number of individuals known to these churches and organizations have fallen victim to their debt. These individuals live week to week using payday loans, never being able to escape the cycle or improve their credit so as to better their lives.

Today, we would like to provide a solution by introducing our Jubilee Initiative Program. This program will give you the resources to be able to help individuals become a member of our credit union, get back on their feet, build their credit and get the benefits and stewardship of our financial institution.

Get started.

Call Ted Ramirez at (800) 245-0433 ext. 222, email ted@umfcu.org or visit www.umfcu.org/jubilee-initiative for more information.



Call UMFCU Before You Visit the Dealer.

Looking for a new or used car? Skip expensive and confusing dealer financing. Instead, get pre-approved with UMFCU and save with our great rates!

New Auto Rates
as low as **2.99%** APR*

Used Auto Rates
as low as **3.25%** APR*

- No hidden fees or prepayment penalties
- Flexible terms
- 100% financing

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.



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.


United Methodist
FEDERAL CREDIT UNION

Federally Insured By NCUA
UMFCU NMLS#905253

Lighting the way to financial stewardship since 1948

(800) 245-0433
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.

