



A Publication of United Methodist Federal Credit Union | Fall 2015

money news

Little chip.

Big protection.



Meet UMFCU's Visa® Card with new EMV chip technology: The same great Visa you've come to love with a tiny improvement about to make a huge difference in identity theft protection.

What is an EMV Chip?

EMV, which stands for "Europay, MasterCard, and Visa" is a small computer chip that makes your credit or debit card extremely hard to counterfeit.

How does it work?

EMV chips work by creating a unique one-time code for every individual transaction you make with your debit or credit card. This technology makes counterfeiting very difficult.

How will my transactions change?

As a "smart card" user, you won't see many changes in how you make everyday purchases. In the short term, card issuers will include both the micro-processing chip and the magnetic strip technologies on newly issued credit and debit cards.

I am a current UMFCU Visa cardholder. Will I be issued a new card?

We will replace your UMFCU Visa card at your normal reissue time. For now, continue to use your current card until it expires. However, if you are traveling (especially abroad) and would like to update your card now, we will reissue a card for you if you let us know. There will be no replacement fee charged for replacement cards. Please note debit cards will be issued at a later date.

Questions?

Visit UMFCU.org/EMV-Chip or call us at (800) 245-0433.

Great 90-Day Intro Rates Available for NEW Visa® Cards

Save more with our great low rate UMFCU Visa and get the advantage of more savings and new EMV chip protection.

Score Even More Savings with ScoreCard® Rewards.

Every United Methodist FCU Visa comes with ScoreCard Rewards, a great program that allows you to earn points toward over 1,600 name brand items with every swipe.

PLATINUM VISA

CLASSIC VISA

RATES AS LOW AS

BALANCE TRANSFER FEE

4.99%
APR*

5.99%
APR*

10.60%
APR*

\$0

INTRO RATE

INTRO RATE

THEREAFTER

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. Depending on the type of card you have (Classic or Platinum) and upon your creditworthiness, the standard, non-variable APR for purchases, cash advances and balance transfers is between 10.60% and 15.40%. Offer good for new UMFCU Visa accounts only. After that, your APR will revert to your current rate at that time.

No annual fee. 25 day grace period on all purchases. No cash advance or balance transfer fee. Minimum payment is 2% of outstanding balance or \$25.00. Maximum credit line is \$25,000.



Call UMFCU Before You Visit the Dealer

Looking for a new or used car? Skip the dealer's special rate financing. Usually, it means hidden costs, higher vehicle prices and in most cases, you may not qualify for the rate.

Instead, come see us before you see the dealer so you can ensure you walk out with savings.

	New Auto Rates		Used Auto Rates
as low as	2.99% APR*	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 at UMFCU.org.

*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

COLUMBUS DAY

Monday, Oct. 12, 2015

VETERAN'S DAY

Wednesday, Nov. 11, 2015

New England Branch Only:

Monday, Nov. 9 - Friday, Nov. 13, 2015

Arizona & Missouri Branches Only:

Thursday, Nov. 12, 2015

THANKSGIVING

Thursday, Nov. 26 & Friday, Nov. 27, 2015

CHRISTMAS

Thursday, Dec. 24 – Close at noon

Friday, Dec. 25, 2015

THE NEW YEAR

Thursday, Dec. 31 – Close at noon

Friday, Jan. 1, 2016

Welcome The San Diego Episcopal Diocese

We are thrilled to announce that we have added The San Diego Episcopal Diocese members, staff and affiliated organizations to our field of membership. We very much look forward to Lighting the Way to Financial Stewardship™ and serving you in all of your financial needs.

Join Our Jubilee Initiative & Help Break the Debt Cycle

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.

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.

Get a Head Start on the Holidays

Don't let the holidays catch you unprepared this year. Instead, get started now so you aren't overwhelmed and overstressed when they finally do come around. Here are some ways we can help:

Christmas Club Accounts

A higher dividend paying account, this special savings account allows you to designate a specific monthly transfer amount from another account, or allows you to add money any time you want and then pays out right in time for holiday shopping.

Holiday Loans

A great low rate way to avoid racking up expensive high rate credit card debt, our holiday loans allow you to borrow \$1,000 to \$5,000 for 12 months to 3 years at a great low rate.

Free Budgeting Worksheet

Knowing how much you have to spend before the holidays hit is an important part of not overspending. To explore your budget, download and print out our free budget worksheet located under "financial education" on UMFCU.org.

Start Buying Now

Try creating an excel sheet with everyone's names you have to buy for, and set a budget for each of them, totaling it to make sure it's a budget you and your family can afford. Then start buying now so you can make sure you aren't overwhelmed and overspent during busy holiday months.

All loans are subject to United Methodist Federal Credit Union's customary due diligence, underwriting, credit approval and documentation. Other terms and conditions may apply.



Time for Board Nominations

Nominations for our Board of Directors are due by Nov. 30, 2015. If you are interested in volunteering, please send your qualifications to the Nominating Committee at:

UMFCU Nomination Committee
9040 Benson Avenue
Montclair, CA 91763

Nomination ballots will be available for your vote in the next newsletter, with the final announcement being made at our annual meeting in March.

Prepare for Winter with Our HELOC Loans

Though it's not winter yet, if you live in a colder weather state, now is the perfect time to prep your home for harsher weather with our great low Home Equity Line of Credit rates.

Use it to repair your roof, install solar panels, do energy upgrades, get new windows, repair heating systems, or get anything you need with big savings and great service.

Get started! Call (800) 245-0433 or visit UMFCU.org



"We learned about the UMFCU's "Jubilee Initiative" at a California Conference workshop. It is a great way to help individuals and families struggling with financial duress. Our congregation at First United Methodist Church of Roseville formed a "Lending Mission" to process the borrowers and administer the Jubilee Initiative Program. We have already interviewed three candidates and hope to approve and recommend one for a Jubilee Initiative loan shortly. This is a great alternative to payday lenders and it helps us meet our mission to help those in need in our church and community. I encourage churches to join UMFCU and establish a Jubilee Initiative account."

— Cathie Wierbick
Chair, Lending Mission
First United Methodist Church of Roseville, Roseville, CA

In addition to San Diego Episcopal Diocese, we are also proud to serve 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.