



money news

EMV Chips Are Coming Your Way

New EMV Chips are at UMFCU! If you already have a UMFCU Visa® Card, we will be giving you your new EMV Chip card after your current card expires. Know that in the meantime, your current card is perfectly safe – the new EMV Chip just adds an extra measure of security.

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. Want to learn more? Read about them on UMFCU.org/EMV-Chip.



New Year. New You.

When the holidays are over, many are left with new debt to pay off. But if that new debt comes with a high interest rate, that means for the next few months, you could be paying even more than you spent on holiday gifts.

Consolidate your debt by transferring it to a low rate UMFCU Visa® Card or Holiday Loan, and you won't have to. Instead, you can swap your high interest for our low interest and score big savings.

Our UMFCU Visa offers the earnings of ScoreCard rewards and no balance transfer, cash advance or annual fees. Platinum Visa introductory rates as low as **4.99% APR***, 10.60% APR* thereafter.

Call us at **(800) 245-0433** or visit UMFCU.org to get started.

Prepare for next year starting now.

The holidays are often the most expensive time of year. So this year, don't wait. Instead, start saving now with a UMFCU Christmas Club Account. This allows you to plan ahead for the holidays by designating specific monthly transfers to your Christmas Club Account.

* 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.

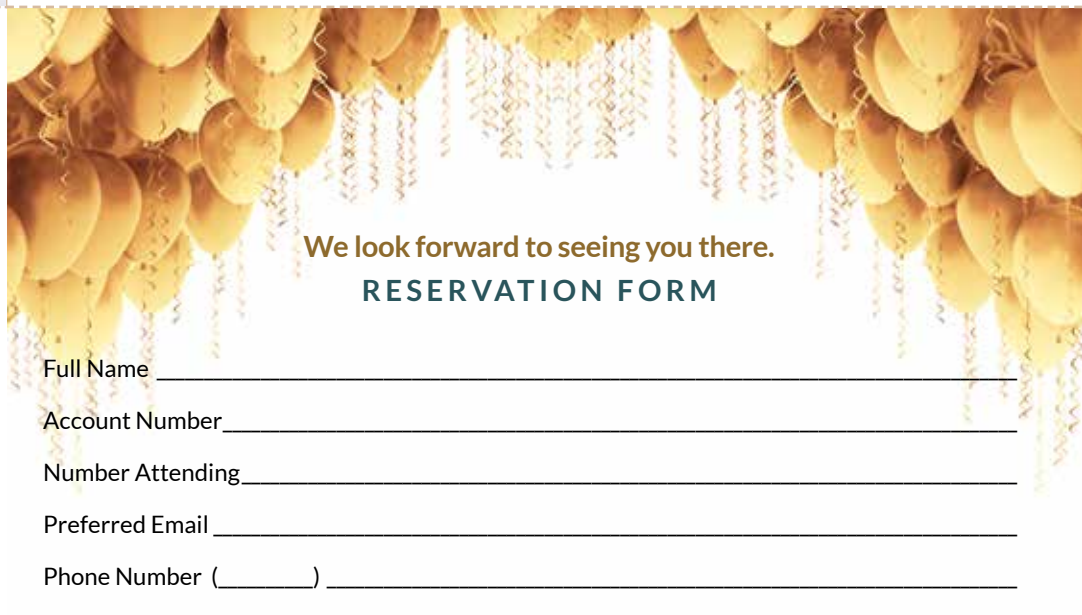
Join the Fun at Our 68th Annual Meeting

You are invited to join us at our 68th Annual Meeting as we celebrate the success of the past year and talk about our future. Refreshments will be served. This event is free for all members.

March 17, 2016 at 1:00 p.m.
United Methodist FCU Headquarters
9040 Benson Avenue, Montclair, CA 91763

Reserve your spot today.

Fax the reservation form below to **(909) 981-7055**, call **(800) 245-0433** or RSVP to memberservices@umfcu.org no later than March 14, 2016 if you wish to attend.



We look forward to seeing you there.

RESERVATION FORM

Full Name _____

Account Number _____

Number Attending _____

Preferred Email _____

Phone Number (_____) _____



Start the New Year in a New Ride with UMFCU

With their improved safety, better gas mileage and environmental improvements, it's hard to deny that today's new cars are a different animal than the cars of yesteryear.

If you want to make the upgrade, but still want to save, check out the great interest rates at UMFCU:

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 | MBI and GAP coverage available

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

MARTIN LUTHER KING DAY

Monday, January 18, 2016

PRESIDENTS' DAY

Monday, February 15, 2016

GOOD FRIDAY

Offices close at noon

Friday, March 25, 2016

Don't Let Your Accounts Go Dormant

To keep them active, it only takes one transaction every 12 months. If your account does become dormant, it will be charged \$10 a month until you close the account or reactive it by calling us at (800) 245-0433.

Dividends or fees on your account do not maintain an active account.

Stay up-to-date and in control with Account Alerts

Our Account Alert system, available through eBranch, can help stay on top of things when life gets busy. Use it to inform you when:



- Account balances reach a certain level
- A payment is due
- Alert you of transfers, payments or other transactions
- When deposits or withdrawals surpass a dollar amount determined by you
- Balances are negative
- & more!

Log onto eBranch today to learn all Account Alerts can do for you.

Time for Board Nominations

Be sure to complete the ballot we've included with your year-end statements by March 10, 2016. Our new board members will be announced at this year's annual meeting on March 17, 2016.

You'll Feel Right at Home with a UMFCU Home Loan

Get the best savings and home buying experience around with a UMFCU home loan.

Our loans offer:

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

Already have a home? Fund your next big idea using your home's equity with our great low rate Home Equity Lines of Credit!

Take the first step toward your new home or HELOC loan at www.umfcu.org.

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.

Join Our Jubilee Initiative & Help Break the Debt Cycle

We all know them, but until now, many churches haven't had the tools to help. Today, you can take a stand. Instead of letting your church members fall victim to their debt, join our Jubilee Initiative, and break the debt cycle.

With our Jubilee Initiative, we'll help you come to the aid of members who need it, allowing them to get back on their feet after experiencing financial setbacks.

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



Manage Your Accounts on the Go with UMFCU

Powered by SPRIG, our mobile app allows you to manage your accounts and make deposits anywhere you are from your Smartphone.

Sprig apps are available for Android or iOS devices, including iPad.

Visit UMFCU.org/Mobile-Banking for more information.

We are also proud to serve individuals, churches and affiliated organizations within the Arizona and San Diego 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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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

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