

money news

Start Your Engine.

Great auto loan rates are in season at UMFCU.

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

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

**Flexible Terms | No Hidden Costs
100% Financing**

Call (800) 245-0433 or apply at UMFCU.org to get started today.

Ask about our MBI & GAP coverage. We also offer loans for motorcycles and RVs.

* 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.

Thanks for Attending our 68th Annual Meeting

Thank you to everyone who was able to attend. If you couldn't make it, you can download our 2015 Annual Report on UMFCU.org/Annual-Reports.

Congratulations to Rita Smalling, who is the newest director on our Board of Directors.

Congratulations to the other Board of Directors who have been re-elected this year.

Rev. Dr. R. Lewis Fry, Director

Rev. Garvin C. Warden, Director



The New (To You) Car Checklist

Not everyone is a car person. We understand. Here's the basic breakdown of what to look for when buying a used car.

1] The Budget.

- Calculate the total cost by including the purchase price, potential use of fuel, insurance and taxes.
- Find out your current car's value before going to the dealer if you are trading it in. A good site to use is www.nada.com.

2] Under the Hood.

- Check the top of the engine. If you spot a thick white substance, it could indicate often-irreparable engine damage.
- Check the battery terminals and connectors for rust and damage.
- Look for water, oil and fluid leaks on the engine and other parts, as well as the ground.

3] The Outside.

- Press down on the four corners of the car separately. Make sure that the car returns smoothly to its normal height every time. If it bounces, it could need suspension work.
- Look for consistent paint. Inconsistent paint could indicate repair from previous car wrecks/damage.
- Make sure the tires have even wear. Uneven wear could indicate suspension trouble or crash damage.
- Check the vehicle's VIN number for signs of tampering. It is usually located on the doorframe, at the base of the windshield, under the hood or underneath the driver's side carpet.

4] The Paperwork.

- Only accept original paperwork.
- Check the car's history. Many dealers offer this. You can also find resources online.

5] Check with a Mechanic.

- Even after you've given it a thorough check, it's best to get a 3rd party mechanic to give it a detailed check.

Ready to buy?

On average, our low rates will save you more than the dealer. Call us at (800) 245-0433 to get started.



Update. Renovate. Celebrate.



HOLIDAY CLOSURES

MEMORIAL DAY

Monday, May 30, 2016

INDEPENDENCE DAY

Monday, July 4, 2016

Contribute to Your 2015 IRA

There is still time to make a retroactive contribution to your 2015 IRA. This year's deadline is April 15, 2016.

The 2015 maximum contribution amount for those under 50 is \$5,500.

The 2015 maximum contribution amount for those over 50 is \$6,500.

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



Take the Smart Approach to Tax Time

Tax season can put a lot of added strain on your finances. Don't let it tempt you into taking out credit-damaging, high rate payday loans or using a high rate credit card. Instead, borrow the smart way with our low rate Tax Season Loan.

UMFCU is Here to Help.

**BORROW UP TO
\$1,000-\$5,000**

For 12 Months to 3 Years*

Make Tax Season Less Taxing.

Call (800) 245-0433 or visit umfcu.org/tax-loan to get started today.

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

Whether it's time to give your room a redo, eliminate high rate debt or fund a big idea, there's an easy way to get the money you need while saving big with a UMFCU Home Equity Line of Credit (HELOC).

With a UMFCU HELOC, you'll get the funding you need, as you need it. Plus, along with our great low rates, you'll get the advantage of these perks:

- Processing in as little as three weeks
- Up to 80% LTV
- Lower than average fees
- Flexible options
- Available for anything you need
- No minimum draw

Apply today! Call Hellen at (800) 245-0433 ext. 207, or visit UMFCU.org/Home-Equity-Line-of-Credit

Hellen Russell NMLS #938273 UMFCU NMLS #905253. All loans subject to United Methodist Federal Credit Union's customary due diligence underwriting, credit approval and documentation. Other terms and conditions may apply.

Spring Into a New Church Vehicle

As the weather warms up, so are church activities. If your church needs a new vehicle to start spring, give us a call. On average, our great rates and quick service can save you more time and money than the dealer.

Call (800) 245-0433 to get started.

Save More this Spring with a UMFCU Visa® Card

High interest can be costly. Instead of continuing to pay it, transfer your current debt to a UMFCU Visa® Card and save more with our great rates.

Check out our great 90-day intro rates, available with new UMFCU Visa® Cards:

PLATINUM VISA

4.99%
APR*
INTRO RATE

CLASSIC VISA

5.99%
APR*
INTRO RATE

RATES AS LOW AS

11.00%
APR*
THEREAFTER

BALANCE TRANSFER FEE

\$0

You'll Score Even More Savings with ScoreCard® Rewards.

Earn points toward great rewards every time you use your card with ScoreCard Rewards. Learn more at UMFCU.org/ScoreCardRewards.

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 11.00% and 15.50%. 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.

Start Planning for Christmas Now with Christmas Club Accounts

Don't wait until the holidays to budget for the most expensive time of year. Instead, start now with our 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 just in time for holiday shopping.

Start Saving for Christmas this Spring. Call us at (800) 245-0433 to get started.

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

Federally Insured By NCUA
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Lighting the way to financial
stewardship since 1948

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