

Teach Your Kids to Save this Summer

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

Designed to teach the importance of financial responsibility, these special accounts require a minimum of only \$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.



Don't Let Accounts Go Dormant

Make sure you are getting the full benefit of your UMFCU accounts by keeping them active. 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.

Summer Travel Plans

If you will be out-of-state or out of the country, be sure to contact us, so we can ensure your accounts, ATM, debit and credit access will not be restricted. Call us at **(800) 245-0433**.



Life is More Rewarding with ScoreCard®

There's never been a better time to get a UMFCU Visa®. Starting May 1, 2016, any new UMFCU Visa* will be eligible to get 30,000 ScoreCard® Rewards points for any \$3,000 in purchases made in the first 90 days.

Along with great rates, our UMFCU Visa® credit cards save you more with:

- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- \$250,000 FREE Travel Insurance
- 25-day Grace Period on Purchases
- ScoreCard Rewards

Hurry! This offer is only available for new VISA cards opened between May 1, 2016 and July 31, 2016. Apply online at umfcu.org or call **(800) 245-0433**.

* Offer valid for new VISA cards only. Each participant that qualifies and opens a new VISA account between 5/1/16 and 7/31/16 has 90 days from their open date to spend a minimum of \$3,000 in purchases using their new card to receive 30,000 ScoreCard Reward points. Each person's transaction end date will be 90 days from their VISA account open date. ScoreCard will begin processing the distribution of all earned Reward points 16 days following the transaction end date of 10/31/16. Additional rules and regulations apply. Please ask a UMFCU Representative for details by calling (800) 245-0433.

Cheers to Summer Celebrations & Renovations

Our Home Equity Lines of Credit (HELOC) Can Help

No matter where your summer leads you, our HELOC loans can help you get the funds you need as you need them and save.

- Processing in as little as 3 weeks
- No minimum draw
- Lower than average fees
- Up to 80% LTV
- Flexible options
- Available for anything you need

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

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.





Join Our Jubilee Initiative

With our Jubilee Initiative, you can help your church members in need gain the resources to break the debt cycle, get back on their feet, build their credit and grow.

Get started.

Call at (800) 245-0433, or visit www.umfcu.org/jubilee-initiative for more information.



You Fill in the Blank

We'll make sure you get the funds you need and save.

Personal Loan amounts of
\$1,000 - \$5,000

Terms from 12 months to 3 years*

Get Started

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

Apply & Get a Vacation Getaway

Get a loan of \$5,000** and we'll send you on a vacation getaway. Visit UMFCU.org/VacationGetaway to learn more.

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

** 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.

Save on a Sweet Summer Ride

Take a ride on the sunny side. Great auto loan rates are in season this summer 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.

Manage Your Accounts Anywhere

We'd love to see you, but we know your busy schedule doesn't always allow it. Here's how you can manage your UMFCU accounts 24/7 anywhere you are:

eBranch allows you to access your accounts online, view balances, make transfers, verify deposits, set personalized Account Alert notifications and more.

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

Mobile Banking with SPRIG allows you to 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 (800) 245-0433 or visit UMFCU.org to learn more today.

HOLIDAY CLOSURES

LABOR DAY

Monday, September 5, 2016

COLUMBUS DAY

Monday, October 10, 2016

Add Online Giving to Your Church or Preschool

Use our Online Giving service to incorporate online giving into your church or preschool and generate more revenue every time anyone uses a debit or credit card.



We Make Signing Up Easy

Call (800) 245-0433 to sign up or learn more.

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

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

Our loans offer:

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

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

Hellen Russell 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.

Church Loans
as low as **3.25%** APR*

Ted Ramirez NMLS #1110483

* APR = Annual Percentage Rate. All rates are subject to change without notice. All loans are subject to the Credit Union's customary due diligence, underwriting, credit approval and documentation. Other terms and conditions may apply.

Grow Bigger. Do Better.

If your church has grown and is considering a new church vehicle, adding an addition, or wants to renovate, talk to us.

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

Call (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



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.



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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