

money news

President's Message

Ramon Noperi,
President & CEO

Happy New Year! I hope you all had a wonderful time with your friends and family over the holidays.

I know the holidays are a joyful time of year, but it can cause extra strain on your budget. If that is the case for you, please look at the offering of post-holiday help our staff put together in this newsletter. We also have great options to help you save, so I encourage you take advantage now, as rates are on the rise.

We have many great things in store for our members in 2017. We are working to help our members have even better financial products and services.

Overall, I would like to thank you for another successful year. We look forward to providing financial stewardship to you and yours for many years to come.

Get Down to Business

Whether you have a big business or just a notebook and a dream, we've got the low rate loans, financial services and friendly service to help you along the way with our great SBA Loans.

Access capital with our SBA Loans to:

- Start a business
- Refinance or purchase commercial real estate
- Purchase equipment, inventory and use it for working capital
- Buy an existing business or franchise
- And much more with our competitive rates and terms!

[Learn more and get started.](#)

Call (800) 245-0433 for questions and business loan application forms.



Make an Improvement in 2017

The holidays are officially over. Though we wish all that was left was a little tinsel, oftentimes what is actually left is debt from overspending. We understand and are here to help.

Here are some ways that might improve your finances in 2017:

Consolidate Your Debt

If you have high rate debt leftover from the holidays and the past few years in general, use our personal loans to help consolidate your debt and save.

Find a Better Way for Everyday Expenses

If you are paying for everyday expenses with a high rate credit card, you aren't doing yourself any favors. Instead, make the switch to a UMFCU Visa® Credit Card and save big with our low rates.

Start a UMFCU Christmas Club Account

Christmas can be one of the biggest expenses many families encounter annually. Start saving now with a UMFCU Christmas Club Account – a higher dividend earning savings account that helps you save all year and pays out just in time for holiday shopping.

Ready for a new you in the New Year?

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

Join the Fun at Our 69th Annual Meeting

Celebrate another great year by joining us for our 69th Annual Meeting. All members are invited to attend as we serve refreshments, talk about the past year, discuss our future and socialize with fellow members.

March 16, 2017 at 1:00 p.m.
United Methodist FCU Headquarters
9040 Benson Avenue, Montclair, CA 91763
This event is free for all members.

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 13, 2017** if you wish to attend.

RESERVATION FORM

Full Name _____

Account Number _____

Number Attending _____

Preferred Email _____

Phone Number (____) _____



HOLIDAY CLOSURES

MARTIN LUTHER KING, JR. DAY

Monday, January 16

PRESIDENTS' DAY

Monday, February 20

GOOD FRIDAY

Offices close at noon Friday, April 14



Make Room for Improvement

Get the funds you need to bring all your home improvement goals to life. Our great Home Equity Line of Credit (HELOC) rates can lead the way.

Many members use their HELOC for:

- Home improvement & repair
- Solar panels for energy efficiency upgrades
- Consolidating debt by getting rid of high rate consumer debt
- Funding their child's education
- & more

Learn more and get started.

Call (800) 245-0433 or apply on UMFCU.org.

Gear Up for the New Year

Cars have never been better than they are today. If you're ready to trade in your old ride, make sure you take advantage of our great low auto rates and save.

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

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

Put your car dreams into drive.

Call (800) 245-0433 or apply online at UMFCU.org now.

*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.

Stay Alert with Account Alerts

Staying aware of your account activity is important – especially around the holidays when ID Theft is at its highest. To stay better informed, use our free Account Alert system, available through eBranch.

Account Alerts can help you stay on top of things by informing 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.

Not on eBranch? Call us at (800) 245-0433 to sign up.

People Are Talking About UMFCU

Take a look and see what members are saying about UMFCU:

"[My] favorite part about being a member of United Methodist FCU is the personal attention provided... After using a mortgage broker recommended by our real estate agent as 'the best', we were receiving the run around and all sorts of demands that all seemed crazy for a loan... we called to see if UMFCU would be interested in a loan in WA. [They] walked the entire way with us and together UMFCU and their underwriter got it done. I appreciate all that [UMFCU] did and continues to do to help our family."

- R. Driscoll, UMFCU Member

"After a successful 3-year fundraising campaign, and finding the perfect building site, [our church was] ready to begin construction as soon as we could acquire a loan for the remainder of funds needed. We were beginning to lose hope of finding a lender when the United Methodist Federal Credit Union agreed to talk with us... We quickly met requirements for acquiring a loan from UMFCU and were delighted when the loan approval was given... [We] will forever be thankful that the United Methodist Federal Credit Union as instrumental in making our church loan possible."

- W. Butler, Santa Cruz Valley United Methodist Church

Let us know what YOU think of UMFCU.

Leave us a review at UMFCU.org/Tell-Us-Story.

Save More on Every Day Church Expenses with a UMFCU Church VISA

Our UMFCU Church VISA helps you keep every day expenses in check with our great low rates and special features.

Along with great rates, UMFCU Church Visa's offer:

- ABSOLUTELY NO annual fee, balance transfer fee, cash advance fee OR hidden fees
- Worldwide acceptance of Visa
- **Scorecard Rewards®** – learn more on UMFCU.org/ScorecardRewards
- 25-day grace period on purchases
- & More!

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

It's Time For Board Elections!

Be sure to complete the ballot we've included with your year-end statements by **February 28, 2017**. The election results will be announced at this year's annual meeting on **March 16, 2017**.

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.

