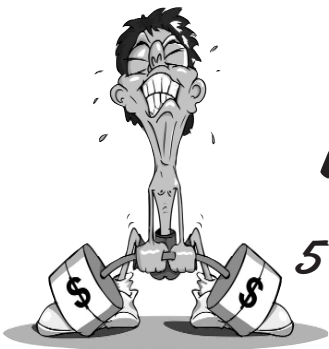


# Keep Yourself Financially Fit!

## 5 People Who May Check Your Credit



It's important to keep your finances in the best possible condition. Why? Your credit history plays a big part in whether you're eligible for financial assistance, loans, insurance and more. Five categories of people have permission to review your credit history and can "make or break" a deal for you.

First, **lenders** are the most likely to check your history: The better your credit score, the better your loan rate is. Next, **insurers** such as home insurance and auto insurance companies use your credit score to determine your rates. These days, **employers** can ask your permission to review your credit history. **Landlords**, of course, want to see a good credit score before renting you an apartment or house.

And finally, even **cell phone companies** have become more stringent with whom they allow contracts by checking credit history.

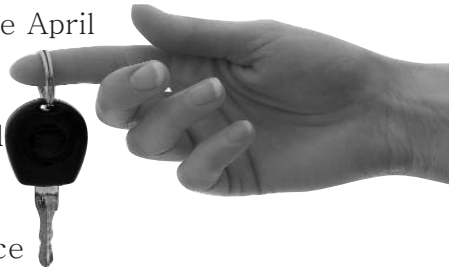
**To request a free copy of your credit report once every 12 months from each of the nationwide consumer credit reporting companies (Equifax, Experian and TransUnion) visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).**

## Enterprise Car Sale April 15-24!



**Rates as low as 4.74% APR\* & \$25 Gas Card for Pre-approval!**

Join us at the Enterprise Car Sale April 15-24 for our exciting Member Appreciation Used Auto Sales Event! This week-long sale will include great rates, flexible terms, and a \$25 gas card when you get pre-approved and finance your Enterprise vehicle at Unity Catholic FCU. We're offering rates as low as 4.74% APR\* and terms up to 66 months. You'll be able to look at a great selection of quality used vehicles from the Enterprise fleet. Call our Lending Department and get pre-approved, and stop by the sale at Enterprise Car Sales, 18301 Brookpark Road in Brook Park. **Please refer to the enclosed insert for more incentives and perks of this sale!**



\*Annual Percentage Rate. Loan rates determined by term of loan and personal credit history. Sample monthly payment for a 66 month term at 4.74% would be approximately \$17.17 per \$1,000. All rates and promotions subject to change without notice. \$25 gas card will be given to members that get a pre-approval from Unity Catholic FCU and finance their Enterprise car with Unity Catholic FCU.



### St. Charles Main Office

5839 Ridge Road  
Parma, Ohio 44129  
Phone 440-886-2558  
Fax 440-886-0602



Toll-Free 888-815-6571  
SmartMoney Line 440-886-2900  
Routing Number 241081105

[www.unitycatholiccu.org](http://www.unitycatholiccu.org)  
E-mail: [info@unitycatholiccu.org](mailto:info@unitycatholiccu.org)

### St. Charles Main Office Hours

Monday - Friday 10am - 3pm  
Monday & Friday 5pm - 8pm  
Saturday 9am - 1pm  
Drive thru available during normal business hours  
Drive thru hours extended every Friday from 10am - 8pm

### Lakewood Office

14325 Madison Avenue  
Lakewood, Ohio 44107  
Phone 216-521-4426  
Fax 216-521-5146

### Lakewood Office Hours

Monday & Thursday 6pm - 8pm  
Saturday 9am - 1pm

### Brunswick Office

1500 Pearl Road  
Brunswick, Ohio 44212  
Phone 330-225-8118  
Fax 330-225-1822



### Brunswick Office Hours

Monday 10am - 5pm  
Tuesday & Thursday 10am - 5pm  
Friday 10am - 7pm  
Saturday 9am - 1pm  
Drive thru available

### Westpark Office

4410 Rocky River Drive  
Cleveland, Ohio 44135  
Phone 216-941-3600  
Fax 216-941-5748

### Westpark Office Hours

Tuesday 7pm - 9pm  
Friday 5pm - 8pm

### Wooster Office

547 E. Bowman  
Wooster, Ohio 44691  
Phone 330-264-5000  
Fax 330-264-5800



### Wooster Office Hours

Tuesday & Friday 3pm - 7pm



**www.unitycatholiccu.org**

# MEMBER



# Update

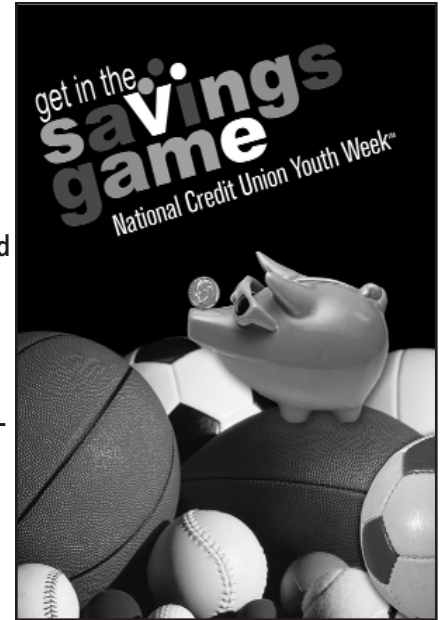
Spring 2010

## Be a "Gamer" and Save!

### Celebrate National Credit Union Youth Week in April

Get in the Savings Game at Unity Catholic Federal Credit Union during National Credit Union Youth Week, April 18-24, 2010. First, participate in our youth promotion from April 5-24. For members 18 years of age and younger, you can earn one ticket for each deposit to be entered into a drawing for a prize of your choice. Select from a \$400 Kalahari Gift Card; an X-Box 360; 4 tickets to a Cleveland Indians game or a Family Game Night basket! You can earn extra entries by referring a family member - visit our website for more details. We're also having a National Credit Union Youth Week grand finale celebration on **Saturday, April 24** from 10 a.m. - 1 p.m. with plenty of activities! All offices will have refreshments and a craft activity, but you can visit the St. Charles Main Office and the Brunswick Office for live entertainment as a clown will perform creative balloon twisting in the lobby. Every year this special event gets bigger and bigger, so we hope to have another record-breaking event! See you there!

*Limit one entry per member per day. Referral ticket entries must be made at the time of account opening. The drawing will be on 4/28/10 and winners will be notified by phone.*



## FREE SEMINAR

### "Take the Wheel – Get the Best Car Deal"

Thursday, June 10, 2010  
7-9 p.m.

St. Ambrose – Hilkert Hall  
1500 Pearl Road in Brunswick.

This seminar will help you:

- ✓ Figure out how much car you can actually afford
- ✓ Deal with dealer
- ✓ Negotiate the best car price
- ✓ Benefit from buying used
- ✓ Decipher financing options

## Ready to buckle up for the ride?

**This FREE seminar requires a reservation, so to save your seat, please call Kelly Reddy at the credit union at 440-886-2558 ext. 244.**



## Check Your Tire Tread with a Penny

Insert a penny into a groove of a tire with Lincoln's head pointing into the tire. If the groove covers part of his head, you're safe to drive. If the head is in full view, it's time for new wheels. Note: the distance between the rim of a penny and Lincoln's head is 1/16 of an inch – the minimum suggested tread depth.

Remember...  
**SAVE**  
Regularly In Your Share Account.



## Free Checking With Our Usual Perks!

Unity Catholic's FREE checking is just one of our usual perks – no gimmicks, no one-time offers. Open your FREE checking account today with no minimum balance requirement, no monthly service fee and dividends paid on accounts with a low balance. Enjoy unlimited check writing privileges, unlimited transactions at Alliance One and select Money Pass ATMs, and surcharge-free ATMs at our credit union locations in Parma and Brunswick. We also offer FREE home banking, FREE\* online bill pay and FREE Debit Card. Plus, you'll receive overdraft privilege for qualifying accounts. Some of the best things in life ARE free, like a Unity Catholic Checking. Open one today!

*\*Online Bill Pay requires at least one bill payment every 90 days.*

## LOAN RATES as of 4-1-10

	APR as low as	Term maximum months
<b>NEW &amp; USED VEHICLE LOANS</b>		
2009 - 2010+	4.24%*	66
2009 - 2010+	4.49%*	72
2006 - 2008+	4.99%*	66
2003 - 2005+	5.99%*	54
2002 and older	7.99%*	48
<b>PERSONAL LOANS</b>		
Unsecured Personal+	9.74% ^	60
Share Secured	4.00%	60
Certificate Secured	Certificate Rate + 2%	Term of Certificate
<b>CREDIT CARDS</b>		
VISA® Credit Card (purchases)	9.99%	revolving
VISA® Balance Transfer (new accounts)	0% for 6 months	
<b>HOME LOANS</b>		
Fixed Rate Home Equity Loan	5.00%	60
	6.00%	120
	6.50%	180
Home Equity Line of Credit (variable rate)	4.00%*	revolving

APR = Annual Percentage Rate.

\*Includes a discount for all of the following:

^Discount (.25%) for direct deposit.

❖Discount (.25%) for a 20% down payment. (Purchase Only)

All rates are subject to change at any time without notice.

## Do You Have a Unity Catholic VISA® in Your Wallet?

Are you familiar with all the new credit card regulations? Are you tired of the rules and fees always changing with your credit card? Avoid all the hassle and get a Unity Catholic VISA. Take a look at the comparison chart\* below and see how much better our credit card is than the leading bank VISA card.

Applying is quick and easy. Visit our website to apply safely and quickly online, or you can contact our friendly Lending Department and they will be happy to take your application. Apply today and start saving tomorrow!



### Credit Card Comparison Chart

	Unity Catholic VISA for anyone	Other Credit Card for a person with average credit
Balance	\$5,000.00	\$5,000.00
Special Introductory 6-month Offer	0% on balance transfers	variable
Rate	9.99%	18%
Minimum Payment 3% of outstanding balance	\$150.00	\$150.00
# of months to payoff	40	47
Annual Fee	None	\$39.00
Balance Transfer Fee	None	3% of balance transfer
Interest paid	\$878.00	\$1,985.00
Interest saved with a Unity Catholic VISA	\$1,107.00	

\*Comparison assumes that no additional purchases will be made and that \$150.00 payment will be made monthly until balance is paid in full.



A RELAY FUNDRAISER FOR  
Miracle Kids

Marching Miles for  
Miracle Kids is an  
Ohio statewide event  
to support Children's  
Miracle Network and  
Ohio's Children's  
Hospitals. This year's  
event consists of a

relay-style march beginning in Columbus and  
ending in Cincinnati. Unity Catholic FCU will  
be accepting donations in all of our offices as  
well as online for any members to make a  
contribution. Please know that all Ohio  
Children's Hospitals will benefit from 100% of  
the money raised. Local donations will be  
given to Rainbow Babies & Children's Hospital  
of University Hospitals of Cleveland.

## SAVINGS RATES as of 3-31-10

	APR*	APY**
<b>SHARE &amp; CLUB ACCOUNTS</b>		
Share Account	.35%	.35%
Christmas Club	.35%	.35%
IRA Saving Account	1.00%	1.00%
<b>CHECKING ACCOUNTS</b>		
Smart Checking (\$100 minimum balance)	.25%	.25%
Money Market Checking (\$1,500 balance)	.30%	.30%
Money Market Checking (\$5,000 balance)	.40%	.40%
Money Market Checking (\$10,000 balance)	.50%	.50%
<b>MONEY MARKET ACCOUNTS</b>		
Balance \$1,000 - \$4,999.99	.40%	.40%
Balance \$5,000 - \$24,999.99	.60%	.60%
Balance \$25,000 - \$74,999.99	.80%	.80%
Balance \$75,000+	.90%	.90%
<b>CERTIFICATES</b> (Minimum Deposit of \$500)		
6-month Certificate	.75%	.75%
12-month Certificate	1.00%	1.00%
24-month Certificate	1.50%	1.51%
36-month Certificate	2.00%	2.02%
48-month Certificate	2.25%	2.27%
60-month Certificate	2.50%	2.52%

\*Annual Percentage Rate. \*\*Annual Percentage Yield. All rates are subject to change at any time without notice. Early withdrawal penalties may apply.

## HOLIDAY CLOSINGS

April 2 – Good Friday  
May 31 – Memorial Day  
July 5 - Independence Day

Remember to visit us online for rates, promotions & special events.  
[www.unitycatholiccu.org](http://www.unitycatholiccu.org)

### Annual Meeting Overview

Thanks to all who attended our recent Annual Meeting to hear about our 2009 accomplishments! If you weren't able to attend the meeting, here are a few year-end statistics for your review.

	December 31, 2009	December 31, 2008
Total Assets	\$64,397,081	\$58,982,827
Member Consumer Loans	\$14,253,074	\$13,832,227
VISA Loans	\$1,699,000	\$1,455,059
Shares	\$23,743,918	\$20,483,132
Club Accounts	\$12,872	\$11,013
Share Drafts	\$2,452,399	\$1,991,221
Money Market Shares	\$16,737,922	\$14,940,943
Share Certificates	\$15,495,263	\$15,208,879

Apply for your  
loan online!

[www.unitycatholiccu.org](http://www.unitycatholiccu.org)

Did you know that we now offer online loan applications? You can apply for a loan or a credit card safely and quickly online. Simply visit our website and click on the **ONLINE APPLICATIONS** tab in the bottom center of the page. Just follow the prompts and your information will be encrypted when it's sent for processing.