



Member UPDATE

August 2010

3.99% APR* Auto Loan & No Payment for 90 Days!

Our hot summer loan special is in full swing! We're offering hot loans on new and used vehicles (2006 and newer) with fixed rates as low as 3.99% APR* and terms up to 66 months. Plus, when your loan closes in August, you won't have to make a payment until November! That's 90 days of driving your vehicle before you have to pay a dime for it. But get going, because your loan has to close by the end of the day on August 31, 2010 to qualify for the deferred payment. If you've been thinking about new wheels, now is the time to put your plan into motion!

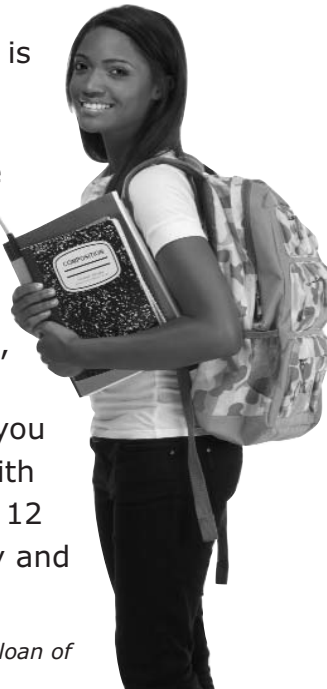
*Annual Percentage Rate. A sample monthly payment on a loan for \$10,000 for 66 months at 3.99% is \$170.10. Rate is good on new and used vehicle purchases up to model year 2006 starting now and going through 8/31/10. Loans financed in the month of August will have no payment due until November 2010 (90 days). Interest continues to accrue during payment deferment.



TUITION Loan

Private grade school and high school tuition is due soon! Generally, schools offer three options: cash, credit card or student loan through a financial institution. Does it make any sense to pay a large tuition bill with a credit card that charges 10% or 12% or more? Or to pay all that cash with so many other pending expenses like school supplies, vacation bills, and holiday preparation? Neither of those options make sense when you can get a Unity Catholic FCU Tuition Loan with fixed rates as low as 6.99% APR*, terms of 12 months and no application fee. Apply today and take care of that tuition!

*Annual Percentage Rate. A sample monthly payment for a loan of \$2500 at 6.99% with a term of 12 months is \$216.29.



VISA

**0% Promotional Rate
Sounds Great.
What does it mean?**

What does it mean? It means you could save hundreds of dollars! Right now, Unity Catholic FCU is offering 0% interest for six months on all balance transfers to a new VISA® card. If you owe thousands of dollars, the savings in interest over six months could be in the hundreds of dollars. After six months, your rate will be a low 9.99% APR* interest rate that's good on purchases and cash advances. Call today to apply.

*Annual Percentage Rate. The 0% balance transfer offer is valid for new VISA account holders that perform a balance transfer to another credit card. At the end of 6 months from the date the account is opened the rate will go 9.99%.

Holiday Closings

Labor Day - Monday, September 6



Get Up-to-Date Information Quickly!

We're starting an e-mail list to inform members quickly of any special events, promotions and rate changes. Simply complete the form below and we'll add you to the list. You'll receive 2-3 messages every month about specials and promotions, and this list is for credit union use only. We will not share or sell it to any vendor.



Yes, I would like to receive e-mail updates from my credit union.

Name _____

e-mail _____

Members signing up for email updates from 8/1/10 – 12/31/10 will be entered into a monthly drawing for a \$25.00 gift card. One card will be awarded each month to members who signed up in the given month. Winners will be notified via email. To enter the drawing without signing up for the e-newsletter submit your name & address on a 3x5 index card and mail to Kelly Reddy 5839 Ridge Road, Parma, OH 44126.



FREE Identity Protection Seminar

Identity theft is a major concern. That's why Unity Catholic is sponsoring the free seminar "Identity Theft: Who's Got Your Number?" Thursday, October 14th from 7-9 p.m. in the John Paul II Room at St. Charles Borromeo.

This informative seminar will cover the following topics:

- What identity theft is
- How crooks get your personal info
- How to minimize risk of identity theft - online and offline
- Tips to protect yourself from phishing and pharming attacks
- Warning signs that you may be a victim of identity theft
- What to do if you are a victim

This seminar is just one more way in which Unity Catholic Federal Credit Union is supporting the members who support the credit union. We're looking out for you!

To reserve your seat for this seminar, call Kelly at 440-886-2558 ext. 244 or e-mail her at kcredy@unitycatholiccu.org no later than October 8th.



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