

Member UPDATE

December 2011

Unity's Free Checking is Truly FREE!

Have you taken advantage of our Free Checking? While other banks might brag about their "free" checking, often they're not completely free. They'll charge for debit card use, going under a minimum balance, using online bill pay and other exceptions that start to add up. But with our Checking Account, you get the real deal! We have no monthly service fee, no minimum balance, a free debit card, unlimited check writing privileges and surcharge-free ATMs at our credit union locations, PLUS unlimited transactions at Alliance One and select Money Pass ATMs! But wait, there's more: A Unity Checking Account includes FREE Home Banking and FREE Online Bill Pay with at least one transaction every 90 days to avoid a non-activity fee. We also offer Overdraft Privilege for qualifying accounts. So free yourself from checking accounts that weigh you down with fees.

Open a Unity Catholic FCU Checking Account today!



We Now Have Over 4,000 Locations Nationwide!



If you're out and about the Cleveland area or even around the USA, did you know you can visit other credit unions in the shared branching network to conduct your credit union business? Members can visit other credit unions in the network to do transactions such as deposits, withdrawals, cash a check, transfer funds, and more. Just visit www.cuservicecenters.com to search for the 4,430+ shared branch locations around the state and around the nation! Or look for the swirled "CU Service Center" logo on credit union doors.

In order for a member to use a shared branch, you must:

- Know your member number
- Provide the name of your credit union (Unity Catholic Federal Credit Union)
- Provide a valid government ID



Additional personal information questions will be asked in order to verify account ownership.

Shared Branching: Another great benefit of Unity Catholic FCU membership!



Holiday Closings

Monday, December 26 – Christmas (observed)
Monday, January 2 – New Year's Day (observed)

Students: Apply for Scholarship by April 1! 9 winners to share \$7,000 in Scholarships!

Attention Catholic school students! If you're a member of Unity Catholic FCU, apply to win a share of \$7,000 in tuition scholarships, chosen randomly! Unity Catholic is a strong supporter of Catholic education. Each year we offer our James E. Flynn Scholarship Program to help local Catholic school students continue their Catholic education. We award:

- Four (4) \$500 Elementary Scholarships for students in grades K – 8
- Five (5) \$1,000 High School Scholarships for students in grades 9-12



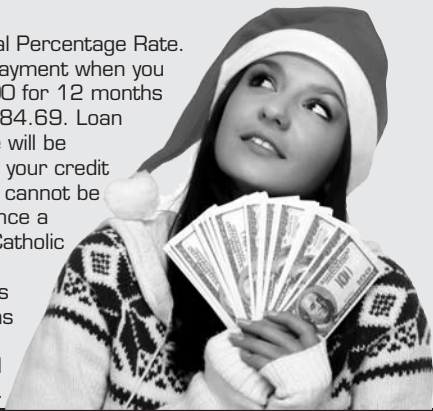
To apply, you must be a member of Unity Catholic FCU, must be attending a Catholic school (K-12) and must apply by the deadline of April 1, 2012. Winners are chosen at a random drawing. If you win, funds will be paid on your behalf directly to the school listed on your application. Pick-up scholarship and membership applications at any Unity Catholic FCU branch or give us a call.

You can't win if you don't apply!

Get a Low Rate Personal Loan

If you need a loan for any reason – holiday bills, an upcoming expense, car repairs, or emergencies – Unity Catholic is here for you. We offer Personal Loans at rates starting as low as 2.99% APR*! Qualified members can borrow for a term of 12 months. Don't turn to high interest credit cards or worse, fast-cash money sharks that put you in a never-ending hole. Come to Unity Catholic FCU where your welfare is in our best interest. Call us today or apply online at www.unitycatholiccu.org.

*APR = Annual Percentage Rate.
Sample loan payment when you finance \$1,000 for 12 months at 2.99% is \$84.69. Loan limits and rate will be determined by your credit eligibility. Loan cannot be used to refinance a loan at Unity Catholic Federal Credit Union, all rates and promotions subject to change or end without notice.



The Board of Directors and Staff of Unity Catholic Federal Credit Union would like to wish all of our members a very Merry Christmas and a Joyous New Year!

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