

FREE Seminar

Build a Basic Budget

Don't miss the FREE financial seminar, "Build a Basic Budget," for Unity Catholic FCU members on February 21, 2012, from 7-9 pm at the St. Charles Borromeo Activity Center. When you attend this FREE seminar, you'll learn:

- How to set realistic financial goals for you and your family
- How to identify your "spending leaks"
- How to track where your money goes
- How to develop a spending plan
- How to avoid the pitfalls of overspending
- How to manage your tracking and spending system



To reserve a seat, call Kelly Reddy at 440-886-2558 x244 or kcreddy@unitycatholiccu.org by February 18 2012. Whether you're in good financial shape or you really need help, it can't hurt to freshen up with new information or reach out for assistance if you feel like you can't dig out of a hole.

Mark your calendars to attend "Build a Basic Budget" Seminar!

Now, Unity Catholic FCU is Everywhere YOU Are!

Unity Catholic FCU recently joined the nationwide Shared Branching network, which means that you now have over 4,000 credit union locations where you can conduct your Unity Catholic FCU business! You can visit other credit unions in the network to conduct your Unity Catholic FCU transactions. In order for a member to use a shared branching location, you must:



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

Additional personal information questions will be asked in order to verify account ownership. To find the directory of credit unions that participate in the Shared Branching network, visit our website at www.unitycatholiccu.org and click on the Shared Branching link. This is a FREE service to our members and we encourage you to take advantage of this unique way to use your credit union!

Still paying off your Christmas holidays?
 Open a Christmas Club for next year's
 shopping season!



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 800-331-8136
Routing Number 241081105

www.unitycatholiccu.org
E-mail: 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

16212A Madison Avenue
Lakewood, Ohio 44107
Phone 216-521-4426
Fax 216-521-5146

Lakewood Office Hours
Monday 10am - 3pm
Tuesday 10am - 3pm
Thursday 3pm - 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 - 6pm
Saturday 9am - 1pm

Drive thru available

Wooster Office

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

Wooster Office Hours
Tuesday & Friday 2pm - 6pm



HOLIDAY CLOSINGS

Martin Luther King Jr. Day
January 16, 2012

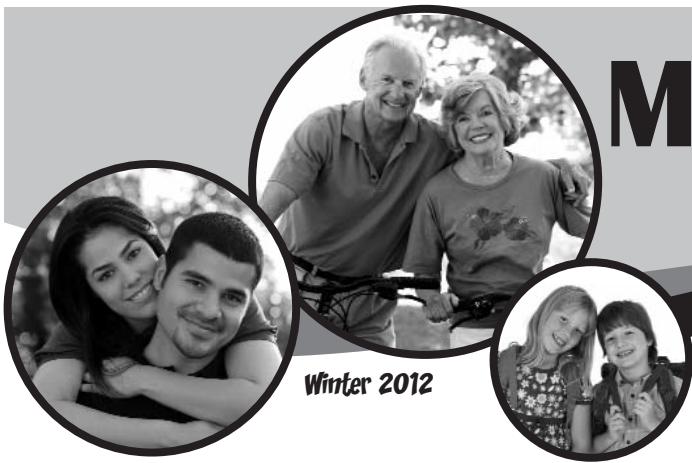
President's Day
February 20, 2012



Good Friday
April 6



Member UPDATE



Winter 2012



Join Us at YOUR Credit Union's Annual Meeting

Unlike for-profit financial institutions, at Unity Catholic FCU you are a member-owner. Each member has one vote and one voice in how our credit union is governed. Come to our Annual Meeting on Sunday, February 12, 2012 at St. Charles Borromeo School in Corrigan Gym. The Annual Meeting is your chance to hear what we've done the past year, what we're planning for the future, and an ideal time to give input and meet other members as well as the leaders of the credit union. The business meeting begins at 2:00 p.m. with the dinner to follow. Dinner is \$7.50 per person. Reservations are necessary, so stop in or call the credit union at 440-886-2558 before February 4, 2012. We look forward to seeing you there!

IRA: Never Too Early or Late to Open One!



It's never too early – or too late – to save for your retirement! Get started with as little as a \$50 minimum deposit to open a Traditional IRA Savings Account, a Roth IRA Savings Account or a Coverdell Education Savings Account (formerly the Education IRA). Then, make periodic deposits toward saving for the \$500 minimum to open an IRA Share Certificate with a term of one-year, two-years or five-years. Members can contribute up to \$5,000 per year until age 50, then up to \$6,000 after age 50. Or, roll the minimum \$500 into a Roth IRA Share Certificate for long-term retirement savings and contribute up to \$5,000 per year (per federal limitations). Finally, if you open a Coverdell ESA, a type of tax-advantaged savings account specifically to help pay for a child's education expenses, you may contribute up to \$2,000 per child, per year until the child reaches age 18.

See more details on each IRA plan at www.unitycatholiccu.org/Savings_15.html or contact your tax adviser to figure out the best IRA plan for you.

www.unitycatholiccu.org

ANNUAL MEETING RESERVATION REQUEST



Business Meeting at 2:00 p.m. and dinner will follow.

Member Name _____

Member Account Number _____

Member Phone _____

Number of Attendees _____ @ \$7.50 each \$ _____

Cash Enclosed Check Enclosed

I authorize the credit union to debit my Savings Account
 Checking Account

Signature necessary to authorize debit to Checking or Savings Account

Reservations and payment must arrive at the credit union by February 4, 2012.

2.24% APR* **Auto Loan** **Special** **Going On** **Now!**



2012 is the Year of the Dragon, but don't "drag on" about whether to apply for Unity Catholic FCU's current Auto Loan Special – do it now! Rates are as low as 2.24% APR* on a new or used vehicle with terms up to 72 months – that's six years to pay! And, no payment is due until April 30, 2012. Need to refinance an auto loan from another financial institution? See how the same low rate can be yours!

For more details or to apply, stop in to see us, call or visit our website at www.unitycatholiccu.org.

Apply today!

APR* = Annual Percentage Rate is valid 1/1/12 - 2/28/12 on vehicles not currently financed at Unity Catholic Federal Credit Union (UCFCU). No pre-payment penalties apply. Estimated monthly payment is \$28.91 per \$1000 borrowed for 36 months at 2.24% APR. Offer and rate may vary depending on individual credit history. All UCFCU programs, rates, terms and conditions are subject to change at any time without notice. Interest continues to accrue during payment deferral.

Update **Your Account** **Information!**

The new year is a great time to get all of your financial affairs reviewed and updated. We want to remind you to make sure the credit union has updated information for all of your accounts, including your phone number (cell phone and home phone), your address, your e-mail and your account beneficiary information. Please take a minute to make sure we have current information. Call us and we'll be glad to help you! Happy New Year!



Apply for Cleveland **Chapter of Credit Unions** **2012 Scholarships**

The Cleveland Chapter of Credit Unions will again award three (3) Moses Hill Memorial Scholarships to high school seniors and above who are pursuing college, professional or vocational post-high school studies. The Chapter will award one \$1,000 scholarship along with two secondary \$750 scholarships (\$2,500 total). Then, one winner will be selected for submission into the Ohio statewide scholarship program, which is sponsored by the Ohio Credit Union Foundation, that awards four \$2,500 scholarships, totaling \$10,000. The winner could be you! Pick up an application in person at any credit union branch or print it from our website at www.unitycatholiccu.org. But hurry because the deadline is February 10, 2012.

The scholarships will be awarded in May 2012.

Want your IRS Tax **Refund Faster?**

Request Direct Deposit (to your credit union account) and you'll get your refund up to 3 weeks faster! You'll need your account number (from your statement) and our Routing Number, which is 241081105.

Call us if you have any questions!

LOAN RATES as of 1-1-12

NEW & USED VEHICLE LOANS	APR as low as	Term maximum months
2011 - 2012+	3.74%v+^	72
2008 - 2010+	3.24%v+^	60
2008 - 2010+	2.74%v+^	48
2005 - 2007+	3.99%v+^	54
2004 and older	5.49%v+^	48



PERSONAL LOANS

Personal+	8.74% ^+	60
Share Secured	3.10%	60
Certificate Secured	Certificate Rate + 2%	Term of Certificate

CREDIT CARDS

VISA® Credit Card (purchases)	9.99%	revolving
VISA® Credit Card (cash advances)	9.99%	revolving
VISA® Credit Card (balance transfer)	0%	6 months

HOME LOANS

Fixed Rate Home Equity Loan	3.99%+	60
	5.25%+	120
	6.00%+	180
Home Equity Line of Credit (variable rate)	3.25%	revolving

APR = Annual Percentage Rate.

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

^ Discount (.25%) for direct deposit.

+Rate and max term dependent on credit history and/or age of vehicle

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

SAVINGS RATES as of 12-31-11

SHARE & CLUB ACCOUNTS

	APR*	APY**
Share Account	.10%	.10%
Christmas Club	.10%	.10%
IRA Saving Account	.50%	.50%

CHECKING ACCOUNTS

Smart Checking (\$100 minimum balance)	0%	0%
Money Market Checking (\$1,500 balance)	.10%	.10%
Money Market Checking (\$5,000 balance)	.10%	.10%
Money Market Checking (\$10,000 balance)	.20%	.20%

MONEY MARKET ACCOUNTS

Balance \$1,000 - \$4,999.99	.15%	.15%
Balance \$5,000 - \$24,999.99	.20%	.20%
Balance \$25,000 - \$74,999.99	.25%	.25%
Balance \$75,000+	.30%	.30%

CERTIFICATES (Minimum Deposit of \$500)

6-month Certificate	.25%	.25%
12-month Certificate	.35%	.35%
24-month Certificate	.65%	.65%
36-month Certificate	1.00%	1.01%
48-month Certificate	1.25%	1.26%
60-month Certificate	1.75%	1.76%

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



James E. Flynn, Founder of the Student Savers Program

James E. Flynn Memorial Scholarship Now Available for Students K-12

Unity Catholic Federal Credit Union is proud to once again offer the James E. Flynn Memorial Scholarship for members in grades Kindergarten through 12th grade attending Catholic school. This scholarship is being awarded for the 4th year, and to date, the credit union has given out \$21,000 of scholarship dollars since the creation of the James E. Flynn Memorial Scholarship!

This is a random drawing for all students who meet the qualifications. Named for James E. Flynn, who was a Unity Catholic board member and principal of St. Charles Borromeo School, this scholarship awards \$7,000 annually (paid directly to the school listed on the application) as follows:

- Four (4) \$500 Elementary Scholarships for those entering Kindergarten through 8th grade (\$2,000 total)
- Five (5) \$1,000 High School Scholarships for those entering 9th through 12th grade (\$5,000 total)

Applicants must meet the following qualifications:

- Be a member of Unity Catholic FCU
- Attend a Catholic school (Kindergarten – 12th grade)
- Must complete a Scholarship Application form
- Application must be at the credit union by April 1, 2012.

Winners are drawn at random by the Board of Directors of Unity Catholic FCU at its April meeting. For additional information about these scholarship opportunities, please visit our website.

Apply today!

