

Member UPDATE



February 2012

Q: When is the Best Time to Get an Auto Loan?

A: Now!

Q: Why?

A: No Payment Until April 30th!



Unity Catholic FCU is kicking off the year with a great promotion, with great rates and no payment until April 30th! That frees up money to pay off the holidays or pay off your new vehicle earlier. We're offering fixed rates on new and used vehicle loans as low as 2.24% APR* and terms up to 72 moths. We also invite you to refinance your vehicle loan from another financial institution with no costs, no application fees, and no hassle!



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 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.



**Budgeting is Easy!
Let Us Show You!**

Budgeting well (and sticking with it) takes some "know-how" and we can help you.

We're hosting a budgeting seminar called "Building a Basic Budget" from 7-9pm on Tuesday, February 21st at the St. Charles Borromeo Activity Center. Topics include:

- Tracking where your money goes, including identifying "spending leaks"
- Setting realistic goals for you and your family and developing a spending plan
- Tracking your spending and managing your budget over time
- Avoiding overspending

Hey. In today's economy, who couldn't use a little spiffing up of their budgeting skills?

If you would like to attend this FREE seminar, please RSVP by contacting Kelly no later than February 18th. Call her directly at 440-886-2558 x 244 or email her at kcredy@unitycatholiccu.org.



Electronic Loan Payment Reminder

Remember that if you are scheduled to have loan payments made electronically on the 30th or 31st of the month, the credit union always processes your payment on the last day of the month. For example: February only has 29 days, therefore your payment will be deducted from your account on the 29th.

♦ HOLIDAY CLOSINGS ♦

Monday, February 20, 2012
Presidents' Day





Check your Checkbook. *Often!*



With the ease of using debit cards and ATMs, it's easy to lose track of how much money is actually available in your checking account. Until you overdraw. Ouch.

While a debit card means you don't have to write out a paper check, it does not mean that you don't have to keep track of purchases and always carry a positive balance. The best way to do that is to keep a written (or electronic) ledger with you to write down purchases as they happen and then immediately subtract the amount of the purchase from the balance so you know how much is still available. You can't rely on Smart Money Line, Home Banking or even talking with one of our representatives for an up to the minute balance because of the lag between when your purchase is made and the transaction posts to your account.

It also means that you should balance your checkbook and reconcile it with your statement at the same time each month. That way you know your balance is accurate and your statement is correct. Sign up for home banking and e-statements so you can get your monthly statements even faster.

Electronics can do amazing things, but they can't do everything, like tell you your remaining balance before you make another purchase. That responsibility, good or bad, is still yours.



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Scholarship Applications Now Available for \$7,000!

Ever look at your kids and realize that you're looking at the future of the world? You need to give your kids the best possible start in life, and Unity Catholic FCU is offering some help. In memory of James E. Flynn, one time Unity board member, principal of St. Charles school, and founder of the Student Saver program, Unity Catholic is offering nine scholarships to kids who are members of the credit union and will attend a Catholic school (K-12) in the 2012 - 2013 school year. We're giving out \$7,000 in total!

**Five (5) scholarships
of \$1,000 each to kids entering
high school grades (9 - 12)**

**Four (4) scholarships
of \$500 each to kids entering
elementary grades (K through 8)**



James E. Flynn

Each applicant must complete a separate scholarship application, available online or in person, and submit it no later than April 1, 2012. A drawing from among all eligible applications will be held at the Board of Directors meeting in April. All of the funds will be paid directly to the school listed on the application, and tuition will be reduced accordingly. If you have any questions, please call. But do it soon, so you have time to apply for membership to the credit union for your kids, and you have time to fill out the scholarship applications. Don't miss this opportunity to contribute to the future.