

Checking

- **Smart Checking** is a checking account that does not require a minimum balance and offers many free features.
- **Money Market Checking** earns a dividend for maintaining a higher balance while still providing all of the convenience of a checking account. The minimum balance to earn dividends is \$1,500.00; dividends are posted monthly.

Convenience Services

- **Debit MasterCard** comes with all checking accounts giving you access to your funds at millions of locations worldwide.
- **Free Home Banking** utilizes secure Internet access so you can easily check account activity, transfer funds between accounts and get free copies of checks paid.
- **Free Online Bill Pay** allows you to pay any bill you want using our secure site. You can schedule one-time payments or authorize a recurring payment. (See Fee Schedule)
- **e-Statements** offer you a safe and convenient way to receive your statement. By choosing to receive e-Statements, you help to save the environment by reducing paper and printing usage.
- **Direct Deposit / Payroll Deduction** enables any company to send money directly to the credit union.
- **Safe Deposit Boxes** are available at the Main Office.
- **Travelers Checks / Money Orders** are available at all branches.
- **Debt in Focus** is a FREE anonymous service that is helping credit union members nationwide manage their debt.

Apply for Consumer & Mortgage Loans Online

www.unitycatholiccu.org

Branch Listings

St. Charles Main Office
5839 Ridge Road • Parma, Ohio 44129
Phone 440-886-2558 • Fax 440-886-0602

St. Charles Main Office Hours
Monday - Friday 10am - 3pm
Monday & Friday 5pm - 8pm
Saturday 9am - 1pm

♦Drive thru and ATM available

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

Lakewood Office Hours
Monday & 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 and ATM available

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

Wooster Office Hours
Tuesday & Friday 2pm - 6pm

Toll-Free 888-815-6571
SmartMoney Line 440-886-2900
Toll-Free SmartMoney Line 866-332-3877
Routing Number 241081105

www.unitycatholiccu.org



Welcome



About Us

Unity Catholic Federal Credit Union (UCFCU) has been serving the financial needs of Catholics since 1942. Starting as a small parish credit union serving members of St. Charles Borromeo Church, we have flourished to serve over 11,000 members throughout the Catholic Diocese of Cleveland.

Mission Statement

Unity Catholic Federal Credit Union is a member-owned, full-service financial institution that provides financial products, services and education to all Catholics within the Diocese of Cleveland.

Your Money Is Safe

Your money is safe at Unity Catholic FCU. As a federally chartered credit union, your funds are insured up to \$250,000.00 by the National Credit Union Share Insurance Fund (NCUSIF), which is managed by the National Credit Union Administration (NCUA), an agency of the federal government.

Our Family

We proudly serve all parishioners, students and employees of the Catholic Diocese of Cleveland. As a member of Unity Catholic FCU, your immediate family and household members are also able to benefit from Credit Union Membership. Remember that once you are a member, you are always a member.

Financial Literacy

At Unity Catholic Federal Credit Union, we know how important it is to be financially responsible. That's why we offer financial education for all members. Quarterly we host an adult financial seminar to teach a variety of financial topics; Building a Basic Budget, How to Build and Maintain Good Credit, College Financing... Additionally, we offer "Piggy Banks to Credit Cards" financial literacy classes to any catholic school interested in bringing age appropriate financial education to their classrooms.

Savings

- **Share Savings Account** is your primary account with the Credit Union. Your \$5 deposit allows you to take advantage of all of the benefits and privileges of Credit Union membership.
- **Student Savers Account** is an account specifically geared toward encouraging our younger members to develop strong saving habits. It requires only \$5.00 to open.
- **Special Savings Accounts** allows you to budget for vacation, taxes, wedding...you name it and start saving without any withdrawal restrictions.
- **Christmas Club** is a great way to save throughout the year for your holiday shopping. On October 1st, your funds are transferred to your share savings.
- **Money Market Savings** earns a higher dividend for those members that maintain higher account balances. Minimum balance to earn dividends is \$1,000.00.
- **Term Share Certificates** allow you to invest for the short or long term. Terms are available from six months to five years with a starting balance of just \$500.00. Children 18 years or younger can invest with a starting balance of \$100.00.
- **Individual Retirement Accounts (IRAs)** are a great way to save for retirement. We offer Roth and Traditional IRA's, as well as the Coverdell Education Savings Account.
- **Business / Organization Accounts** offers church parishes, schools and Catholic organizations many financial services.



Credit Cards

- **VISA Credit Card** offers a low non-variable rate of **9.99% APR*** and **0% APR*** Promotional Rate for 6 months on balance transfers on new Visa Accounts
- **NO** annual fee
- **NO** balance transfer fees
- **SAME** low rate for purchases, cash advances and balance transfers.
- Online access via www.ezcardinfo.com

**Annual Percentage Rate*

Consumer Loans

No Application Fees, No Prepayment Penalties, Fixed Rates, Discounts with Direct Deposit

- Auto/Truck Loans
- Secured Loans
- Secured Consolidation Loans
- Personal Loans and Lines of Credit
- Share and Term Share Certificate Loans
- Overdraft Lines of Credit
- Stretch Pay Loans
- Tuition Loans
- Private Student Loans

Real Estate Loans

- First Mortgages
- Home Equity Loans (Second Mortgage)
- Home Equity Lines of Credit (No Annual Fee)

