

**UNION FIDELITY FEDERAL
CREDIT UNION
1415 NORTH LOOP WEST #110
HOUSTON, TX 77008
(713) 869-9053
FAX (713) 869-0846
HOURS 9 A.M. TO 5 P.M.
MONDAY THRU FRIDAY**

EMAIL ADDRESS
UFFCU@MINDSPRING.COM
WEBSITE ADDRESS
www.unionfidelityfcu.com

**SHARED BRANCHING
MORE LOCATIONS FOR YOUR
CONVENIENCE**



Union Fidelity Federal Credit Union has joined the Share Branching Network, which means you can complete transactions on your account at more than 2,100 credit unions and service centers nationwide. Visit any of the participating credit union branches or service centers to take care of a number of financial transactions, such as withdrawals, deposits and loan payments.

YOU WILL NOT BE ABLE TO CLOSE YOUR ACCOUNT AT A SHARED BRANCHING CENTER, NO EXCEPTIONS ALLOWED. You must have a valid photo ID (Driver's License, Passport, Military ID), Credit Union Name and your Account Number, (CU Service Centers do not have the ability to look up your account number by your social security number). You will incur a small transaction fee. Find a location near you by accessing their website at www.msc.coop or call 1-800-919-2872

OUT OF WORK



If you have a current loan with us, and you are out of work, you may qualify for an extension agreement. Your loan cannot be more than thirty (30) days delinquent at the time of request. Call the Credit Union office to see if you meet the criteria for an extension. **A \$20 fee will incur on each extension.**

FASTER REFUNDS



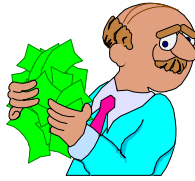
You are eligible to have your tax refund direct deposited to your savings or checking account. Funds will be available **immediately**. However, if you deposit an **IRS refund check**, the check is subject to a **three (3) working day hold**. In order to have your refund check direct deposited, you must have an **open and active account** and will need to provide your correct account number and Credit Union routing number (313083824). Please call if you should need any additional information and the office staff will gladly assist you.

HOLIDAY BILLS GOT YOU DOWN?



Apply for a Personal Loan from \$500 to \$5,000 with a payback up to 36 months. Rates as low as 9% A.P.R. Rates are according to credit score and monthly payback. Call for an application today

TIRED OF PAYING THOSE HIGH INTEREST RATE CREDIT CARDS????



Unlike other Credit Card Companies that offer a low introductory rate to transfer balances and then increase the interest rate after a few months, we have a fixed interest rate – Regular MasterCard 13.9% APR and Gold MasterCard – 11.50% APR. There is no annual fee. Call for an application today!!

FRESH START CREDIT (SECURED MASTERCARD)

If you are trying to re-establish your credit, apply for a Union Fidelity Credit Union **SECURED MASTERCARD**. There is **NO CREDIT CHECK!** It's easy; just deposit your Credit Card limit plus 10% in your account. The card will have a 15% A.P.R. Contact the Credit Union for an application. Additional restrictions and fees may apply.

ATM/DEBIT CARDS

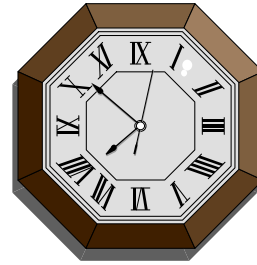


ATM CARDS can access both your savings and checking accounts.

DEBIT CARDS can access both your savings and checking accounts, as well. However, you must have an open checking account with us in order to be eligible to apply for this card.

Call the credit union for an application!!

IRA'S TIME IS RUNNING OUT

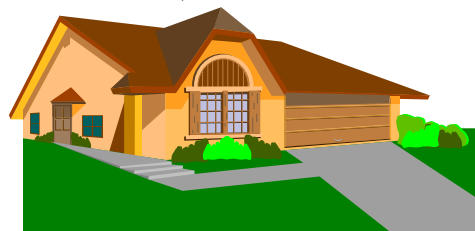


IT'S NOT TOO LATE to open a new IRA or make a deposit into your existing IRA before the tax deadline date April 15, 2010. We offer Traditional, Roth and Educational IRA'S. Call the Credit Union for more information.

**We appreciate
YOUR BUSINESS!**

Remember, your Credit Union is here to serve the members, but we need your cooperation to do the best job. The office staff likes to give you the speediest service possible. When calling the Credit Union, have your account number readily available. When visiting the Credit Union, a credit union identification card along with a picture ID helps give the vital information needed to begin the transaction. If you do not have an ID card with your account number, please notify the office staff and they will gladly issue one.

MORTGAGE SERVICES AVAILABLE



Member Home Loan provides a wide range of mortgage products. For more information and to apply, you may call Mike McDermott, Loan Officer at (832) 912-2124.