

UNION FIDELITY FEDERAL CREDIT UNION

**1415 NORTH LOOP WEST #110
HOUSTON, TX 77008
(713) 869-9053 FAX (713) 869-0846
uffcu@mindspring.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.

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.

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. Please call if you should need any additional information and the office staff will gladly assist you. **THE CREDIT UNION RESERVES THE RIGHT TO LIMIT CASH WITHDRAWALS!!**

MANDATORY



E-STATEMENTS

Now getting your statements is faster and easier. With Union Fidelity FCU E-Statements, your account statements are right at your fingertips. You'll get your statements earlier than by conventional mail, and they're just as easy to read and understand as the statements that you are used to seeing. Since your electronic statements (e-statements) are accessed through online banking, you'll need to be enrolled for online banking. Call the Credit Union with your email so that you can get enrolled IMMEDIATELY!!!

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.**

INACTIVITY ACCOUNT FEE

Accounts without any activity within the year will be assessed a \$15 yearly fee on the last day of each year. To avoid a yearly fee, simply make a small deposit and/or withdrawal anytime during the year.

HOME IS WHERE THE EQUITY IS



Use the Equity in your Home For:

- Debit Consolidation
- Home Improvements
- Vacations
- Educations Expenses
- And Much More

Home Equity Loans are available at Union Fidelity Federal Credit Union!!!! For additional information, please contact the Credit Union for an application!! NMLS 1192771 AND 1192772

UPDATE CELL PHONE NUMBERS



It is **EXTREMELY** important that you keep your cell phone numbers updated!!

ATM/DEBIT CARD HOLDERS

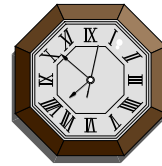
EFFECTIVE IMMEDIATELY, THE CREDIT UNION WILL BLOCK ALL INTERNATIONAL ATM/DEBIT CARD TRANSACTIONS. ALSO, CARD LIMITS WILL NOT BE RAISED ABOVE THE \$500 DAILY LIMIT. This is not only for your protection but the Credit Union's as well.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at unionfidelityfcu.com or we will mail you a free copy upon request if you call us at (713) 869-9053

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 17,2017. We offer Traditional, Roth and Educational IRA'S. Call the Credit Union for more information.

NEW VEHICLE LOAN PROMOTIONAL



Rates are low as 2.99% A.P.R. with a payback up to 48 months and 3.99% A.P.R. with a payback up to 72 months. Call for an application today. Restrictions apply

