

**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

HOLIDAY HOURS

The Credit Union office will be closed the following days for the upcoming holidays. They are as follows:



THANKSGIVING

THURSDAY, NOVEMBER 26, 2009
FRIDAY, NOVEMBER 27, 2009

CHRISTMAS EVE & CHRISTMAS

THURSDAY, DECEMBER 24, 2009
FRIDAY, DECEMBER 25, 2009

NEW YEAR'S & NEW YEAR'S EVE

CLOSING AT NOON ON THURSDAY,
DECEMBER 31ST
CLOSED ON FRIDAY, JANUARY 1, 2010

The Credit Union office staff and Board of Directors wish each member a happy and prosperous holiday season.

NEED HELP WITH HOLIDAY EXPENSES



You can skip your December payment on one or more of your loans. Look for the enclosed skip payment coupon, complete and return it by November 30, 2009. A \$15 fee per loan is required to Skip-a-payment. Credit Cards and delinquent loans are not eligible. The payment being skipped will be paid at the end of the payment schedule. The interest on the loan(s) will continue to accrue from the last loan payment made.

FREE IS NOT ALWAYS FREE



Ever watched an infomercial or visited a website that advertised free stuff like samples or product trials? If so, you need to know that free is rarely free. It's important to always read the fine print or ask what you are really signing up for. If that free sample really free?

Most advertisers are trying to sell you a product or subscription service when they send you free stuff to test or sample. There's usually a fee for shipping and handling of the so-called "free" merchandise and they will request your credit or debit card account number to charge it to. In addition, many of these advertisers have fine print that explains that they have the right to continue to charge you in the future for automatic shipments for subscriptions after they send you the free sample – if you don't notify them to cancel within a specific period of time.

Make sure you always read the fine print or ask questions when someone says "it's free." And if you give your credit or debit card account number, make sure you cancel in the timeframe specified by the fine print so you don't end up with more than shipping and handling on your statement. Also, keep a record of when you notified the company to cancel and if a charge comes through, let them know when you cancelled. If the company doesn't issue you an immediate credit, contact the phone number on the back of your credit or debit card for assistance.

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.**

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!!

CHANGE IN TERMS

If you have a MasterCard or Line of Credit Loan with us, you will notice a change in your payment date due to the Credit Card Act of 2009 passed by Congress.

ACCESS YOUR ACCOUNT ONLINE



You can access your account online. NETBRANCH will allow you to check your current balance, transfer money from savings to checking or to your Credit Union loan and receive account history 24 hours a day! Simply, log onto our website

WWW.UNIONFIDELITYFCU.COM and click on the link HOME BANKING. At that time, you will key in your account number and your password to be used for the first time only will be the last four digits of your social security number. You will then create your own password. Please do not distribute your account number and password to anyone. Also, you are able to complete and submit a loan application through a secure website. **E-Statements** are available online for your

convenience. You will receive a notice via e-mail that your statement is available for you to view and print on the 2nd day after quarter or month ending. This feature saves time, postage and the cost of printing your statement.

IN CASE OF AN EMERGENCY



TEXAS CREDIT UNION LEAGUE
(TCUL)
(800) 442-5762 or (832) 200-8710

NATIONAL CREDIT UNION
ADMINISTRATION
(NCUA)
WWW.NCUA.GOV
1-877-285-6228

CINDY HESTER (713) 269-3496
KAREN MONTGOMERY
(713) 269-0258

With that being said, I urge each of you to make sure that we have your **current address, phone number and cell number** on file. This information is extremely important in the event that we experience a catastrophic storm or any other disaster.