

**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](mailto:UFFCU@MINDSPRING.COM)  
WEBSITE ADDRESS  
[www.unionfidelityfcu.com](http://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](http://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 25, 2010  
FRIDAY, NOVEMBER 26, 2010

### **CHRISTMAS EVE & CHRISTMAS**

FRIDAY, DECEMBER 24, 2010

### **NEW YEAR'S & NEW YEAR'S EVE**

FRIDAY, DECEMBER 31, 2010

### **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, 2010. A \$20 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.

## 1% OFF COUPON



Take advantage of a 1% off coupon on our current interest rate on all collateral loans. Coupon not valid on signature or share loans. Coupon does not apply to refinancing of Credit Union loans. **HURRY**, offer ends October 31, 2010. Call the Credit Union for your coupon! Also, you will receive discount when purchasing GAP and credit life and disability insurance

## 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.**

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

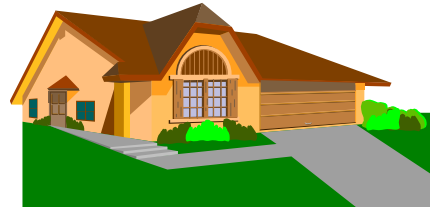


Unlike other Credit Card Companies that offer a low introductory rate to transfer balances and then increase the interest rate after a few months, we have a fixed interest rate – Regular MasterCard 13.9% APR and Gold MasterCard – 11.50% APR. There is no annual fee. Call for an application today!!

## 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.

## 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.

## FEE CHANGES EFFECTIVE DECEMBER 1, 2010

**Effective, December 1, 2010, loan application fees will increase from \$5 to \$10 per application. Also, all late loan payments will incur a \$15 fee on the 10<sup>th</sup> calendar day that the loan becomes delinquent.**

## E-STATEMENTS

**Upon reviewing your account, sign up for E-Statements and receive your statements electronically.**