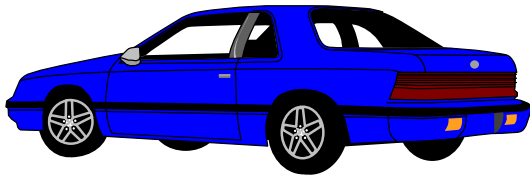


**UNION FIDELITY FEDERAL  
CREDIT UNION  
1415 NORTH LOOP WEST #110  
HOUSTON, TX 77008  
(713) 869-9053  
FAX (713) 869-0846  
HOURS 9 A.M. TO 5 P.M.  
MONDAY THRU FRIDAY**

EMAIL ADDRESS  
[UFFCU@MINDSPRING.COM](mailto:UFFCU@MINDSPRING.COM)  
WEBSITE ADDRESS  
[www.unionfidelityfcu.com](http://www.unionfidelityfcu.com)

## **ENTERPRISE CAR SALE**



Due to the success of a spring sale at Enterprise Cars Sales, we will be partnering once again with Enterprise and offering a private car sale to credit union members on October 15<sup>th</sup> and October 22<sup>nd</sup>. This is a no hassle experience, simply get pre-approved prior to shopping and take your pre-approval letter to the dealership located at 17724 Northwest Freeway or 14900 Gulf Freeway Frontage Road, Houston, Texas. You will receive 1% off current interest rates and will not have a payment due for 45 days. You may preview the current inventory at [cuautodeals.com](http://cuautodeals.com).

## **CHECKING ACCOUNTS**

Every member is eligible to open a checking account with the Credit Union. **No credit check required!!** The minimum to open an account is \$200 - At that time; you will receive eight (8) temporary checks with your name preprinted on them available for your immediate use and your first order of 50 checks are free to you! You are paid a minimal dividend if you maintain an average daily balance of \$500. Your account will incur a \$5 service fee per month, if your balance falls below \$500 any one day during the month. Call the Credit Union for more information.

## **HOLIDAY HOURS**

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



## **THANKSGIVING**

THURSDAY, NOVEMBER 24, 2011  
FRIDAY, NOVEMBER 25, 2011

## **CHRISTMAS**

CLOSING AT 2 P.M. ON FRIDAY, DECEMBER 23, 2011  
CLOSED ALL DAY, MONDAY, DECEMBER 26, 2011

## **NEW YEAR'S**

MONDAY, JANUARY 2, 2012

## **NEED HELP WITH HOLIDAY EXPENSES**



You can skip your December payment on one or more of your loans. 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. Call the Credit Union for further details.

## 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

## 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????

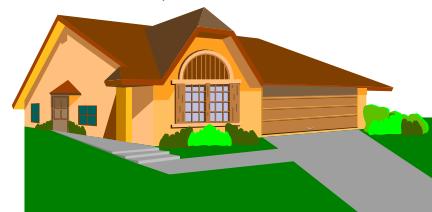


Unlike other Credit Card Companies that offer a low introductory rate to transfer balances and then increase the interest rate after a few months, we have a fixed interest rate – Regular MasterCard 13.9% APR and Gold MasterCard – 11.50% APR. There is no annual fee. Call for an application today!!

## 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 and speak with a loan Officer at (832) 912-2124

## ADDRESS AND PHONE NUMBER CHANGES

It is extremely important that you notify us **immediately** of any changes to your address or phone number.