

UNION FIDELITY FEDERAL CREDIT UNION
1415 NORTH LOOP WEST #110
HOUSTON, TX 77008
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HOLIDAY HOURS THANKSGIVING



The Credit Union will be closed on
Thursday, November 22nd and Friday
November 23rd

CHRISTMAS



We will be closed on Monday December
24th and Tuesday, December 25th

NEW YEARS



We will be closing at noon on Monday,
December 31st and closed on Tuesday,
January 1, 2019

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 a coupon. **Some
restrictions may apply**

INACTIVITY ACCOUNT FEE

Accounts without any activity within
the year will be assessed a \$15 annual fee

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

CARFAX

The most trusted provider of vehicle history information, CARFAX is used by millions of consumers each year. CARFAX Vehicle History Reports are available on all used cars and light trucks model year 1981 or later. The report contains information that can impact your decision about a used vehicle.

HOW MUCH DOES A CARFAX COST??

CARFAX reports typically costs \$34.99, you can save by obtaining the report through Union Fidelity FCU, at a cost of \$15 per report!!

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

FEE CHANGES EFFECTIVE JANUARY 1, 2019



The following fees will change on January 1, 2019

- MONEY ORDERS EACH - \$2
- NSF FEE - \$30
- STOP PAYMENT EACH - \$30
- LOAN PROCESSING FEE - \$15
- LATE PAYMENT FEE - \$20
- RETURNED CHECK (NSF) - \$30
- ACH RETURN ITEM - \$30
- SKIP PAY FEE - \$25

DID YOU KNOW????



The Credit Union offers all types of loans!!!

We have personal loans, new and used vehicles, boats and travel trailers, as well as MasterCard, (regular, gold and secured).

Contact us to help you with applying for a loan today!!

UPDATE YOUR SIGNATURE CARD

HAVE YOU CHECKED THE JOINT OWNER AND OR BENEFICIARY ON YOUR ACCOUNT LATELY?

It is extremely imperative that your signature card be completed correctly with a current joint owner and/or beneficiary. If you need to make any changes because of marriage, divorce, death, etc., call or stop by the Credit Union to update your card.

SHARED BRANCHING MORE LOCATIONS FOR YOUR CONVENIENCE



As a member, you can access your Union Fidelity accounts from many locations all over Houston, and thousands of locations nationwide via the Shared Branching Network of over 5,000 credit union locations. 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.co-opsharedbranch.org or call 1-888-748-3266.