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EXCEPTIONAL SERVICE WITHOUT EXCEPTION

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@jifkj  
8kL8e7

READ THE NEWS LATELY UNLESS YOU'VE BEEN ON VACATION IN AN EXOTIC ISLAND PARADISE WITHOUT ACCESS TO PHONES OR NEWSPAPERS YOU'VE UNDOUBTEDLY HEARD ABOUT THE WILD MUTUATIONS GOING ON IN THE FINANCIAL MARKETS RECENTLY YOU'VE HAD CALLS FROM MANY MEMBERS ASKING ABOUT THE SAFETY OF THEIR DEPOSITS ESPECIALLY FROM MEMBERS WHO HAVE OVER \$100,000 DEPOSITED WITH US.

BE REST ASSURED YOUR DEPOSITS ARE SECURE. NOT ONLY ARE DEPOSITS INSURED TO AT LEAST \$250,000 PER INDIVIDUAL ACCOUNT, BUT WE ALSO HAVE A VERY SOLID LOAN PORTFOLIO MADE UP OF CONSUMER AUTO, HOME EQUITY CREDIT CARDS, LOANS TO OUR MEMBERS, AND FACTORY OUT OF THE LOANS OUTSTANDING TOTALING OVER \$1.5 BILLION. ONLY LOANS TOTALING ARE OVER 90 DAYS DELINQUENT! YOU CAN SEE WE AREN'T FACING THE ISSUES MANY OF THE BANKS IN THE MARKET ARE FACING THESE DAYS BECAUSE WE STAYED TRUE TO OUR MISSION OF PROVIDING SOLUTIONS TO IMPROVE EACH MEMBER'S financial life".

IT'S TIME TO LOOK AT WHERE YOU HAVE YOUR CHECKING ACCOUNTS, SAVINGS ACCOUNTS OR IRAs and ask yourself if that institution is truly looking out for your best interests or is it looking at you more as a revenue source as a source of income to help pay for their decisions than as a customer to help their stockholders happy. Our mission is to help improve your financial life. Our mission is to keep their stock prices high regardless of the risk or cost.

EL8@ejle  
Kexen

Account Holder	Insurance Amt.
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(USBAND)2!	
7IFE)2!	
<b>Total</b>	<b>\$900,000</b>

FOR MORE INFORMATION DOWNLOAD THE NEW INSURED FUNDS BOOKLET AT [www.uta.gov](http://www.uta.gov)

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NOT SUFFICIENT TO PAY OFF WHAT YOU OWE (OVER) YOU CAN REDUCE THIS RISK BY PURCHASING A GUARANTEED SET OF PROTECTION. HIS PROTECTION WOULD PAY THE DIFFERENCE IN WHAT YOUR INSURANCE COMPANY WOULD PAY UP TO OF THE VALUE OF THE VEHICLE AT THE TIME IT IS TOTALLED. HERE'S AN OFFER THIS COVERAGE FOR A SMALL PRICE TO PAY FOR SOMETHING WHICH COULD END UP SAVING YOU THOUSANDS OF DOLLARS. WE WOULD NOT RECOMMEND THIS TYPE OF LOAN FOR ANYONE WITHOUT A JOB. YOU WOULD NEED TO KEEP YOUR NEW VEHICLE FOR YEARS. YOU WOULD BE FINANCING MORE THAN THE VEHICLE IS WORTH AND THE VEHICLE WILL DEPRECIATE FASTER THAN YOUR LOAN BALANCE WILL. YOU WOULD NOT BE ABLE TO TRADE IN OR SELL YOUR VEHICLE WITHOUT COMING UP WITH A SUBSTANTIAL AMOUNT OF CASH. IF YOU ARE A PERSON WHO WANTS A NEW VEHICLE EVERY 3 OR 4 YEARS THIS LOAN PROGRAM IS NOT FOR YOU.

### So how would this work?

LET'S SAY YOU PURCHASED A YUKON MONTHS AGO FOR AND FINANCED THE FULL AMOUNT AT 6 MONTHS. YOUR MONTHLY PAYMENTS WOULD BE APPROXIMATELY \$1,000. IF YOUR PAYMENTS WERE MADE ON TIME YOUR LOAN BALANCE AFTER 6 MONTHS WOULD BE APPROXIMATELY \$5,000. HOWEVER, YOUR VEHICLE IS NOW ONLY WORTH \$3,000. YOU NEED TO COME UP WITH THE DIFFERENCE OF \$2,000 WHEN YOU TRADE IT IN ON A MORE FUEL EFFICIENT VEHICLE. MAY BE A 4-CYCLE HONDA WITH A FEW BELLS AND WHISTLES HAS A 320 VALUE OF AROUND \$30,000. YOU NEED TO FINANCE ON THIS VEHICLE. BALANCE ON TRADE IN PURCHASE PRICE OF \$25,000. FINANCING FOR 6 MONTHS AT 6% WOULD HAVE A MONTHLY PAYMENT OF \$450. SAVING \$550 PER MONTH. ADDITIONALLY YOU COULD SAVE MORE PER MONTH IN FUEL COSTS BY REDUCING YOUR OVERALL TRANSPORTATION COSTS BY PER MONTH.

Type of Vehicle	Gas Mileage	Annual Fuel Cost*
Nissan Sentra	24 MPG	\$1,000
YUKON	18 MPG	\$2,260

**YOU WOULD SAVE \$2,260 A YEAR, OR \$188 PER MONTH!**

\* Source: [www.fueleconomy.gov](http://www.fueleconomy.gov). Based on 45% highway, 55% city driving, 15000 annual miles and a fuel price of \$ 3.98 per gallon. NADA estimated trade-in value listed for 2008 GMC Yukon and MSRP new vehicle value for 2009 Nissan Sentra.

## Lifestyle Fall Accounts

Our Lifestyle Fall Account holders can look forward to receiving a check that will lift the load this season. Your accumulated savings and interest will be transferred to your checking account on **November 3rd**. ACCOUNT HOLDERS WHO DO NOT HAVE A CREDIT UNION CHECKING ACCOUNT WILL HAVE THEIR FUNDS DIRECTED TO THEIR SHARE SAVING ACCOUNT. THIS PLAN IS A CONVENIENT AND WORRY-FREE SEASON NEXT YEAR. IF YOU ALL ACCOUNTS ALLOW YOU TO SAVE A DOLLAR AND AUTOMATICALLY REDUCE YOUR TAXES. ASK US FOR DETAILS TODAY.



The simple truth that we want to stress is that we will never contact you asking for your personal information. Why would we ask for something that we already have? In mind, just because people have been duped, this doesn't mean that the credit unions themselves have been compromised. These scams are an attempt to contact people directly and elicit personal information.

If you sign up for email alerts from your credit union, you'll be up to date on all of the latest scams. This free service can help you stay one step ahead of the criminals and keep your account information safe and sound.

*Investing Concerns  
In A Fragile Market."*



Consider VISA gift cards a personal practical perfect gift for anyone on your list. They are accepted at millions of locations so there are lots of stores to choose from. You can use them online or in person. They can even replace bits lost or stolen.

Consider VISA gift cards for teachers, coaches, your children's favorite teacher, or your family members. Stop by and we'll give you all the details.

**WHEN:** Monday, October 1, 10:00 AM - 12:00 PM

**WHERE:** Robert S. Duncan Ballroom, 375 West 100th Street, Conference Room  
*(Building access is restricted. Only building tenants may attend.)*

**WHEN:** Tuesday, October 2, 10:00 AM - 12:00 PM

**WHERE:** 3rd Floor, 7th Floor, 3rd Floor, 2000  
*(Bring ID for security.)*

All the advantages you're looking for in a Money Market account.

**Here is how it works:**

- Earn more for the highest possible rate
- Earn a rate that is comparable to that of a 12-month certificate of deposit
- No restrictions on withdrawals. Three of our withdrawals can be made by writing a check.
- Relax knowing that your funds are federally insured to at least \$250,000.

If you want to keep your money safe and sound, but also accessible, then this flexible account is exactly what you are looking for. You can also set up your Money Market account as a source of over 200 funds for your 529 plan or 528b account.

The terms and restrictions apply to all our services. Please contact us at 503-275-0300 for more information.

**4th Seminar Will Cover**

- How the 5.3% economy is heading to grow your money with
- Why the downward markets create opportunities for the
- Do you know what you should invest in?
- How the cash flow elimination before planning is the

Please contact Erin at 503-275-0334 or emccarty@usacu.org for more information. Family members are also invited to attend.

# HOLIDAY CLOSING

COLUMBUS DAY  
- ONDAY OCTOBER

VETERANS' DAY  
4UESDAY.OVEMBER

THANKSGIVING  
4HURSDAY.OVEMBER

CHRISTMAS  
7EDNESDAY\$ECEMBER  
[OPEN UNTIL 2 P.M.]  
4HURSDAY\$ECEMBER

NEW YEAR'S DAY  
Thursday, January 1, 2009



**DOERNBECHER**

DON'T FORGET TO CAST YOUR BALLOT THIS

EFFORTS



**Bob Pfl**  
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Accountant Cliff  
Latimer has retired  
after a rewarding  
13-year career with  
USAgencies Credit

Union. The occasion marks the first retirement  
from the Credit Union in over 30 years. The  
USACU staff gave him a grand send off at  
Romano's Macaroni Grill on Thursday, August 28.  
We wish him well and appreciate his hard work.



CREDIT UNION HOME LOAN CENTER, LLC  
"Your Credit Union Mortgage Company"

# Raving Reviews

& OR THE PAST MONTHS WE HAVE BEEN SE  
TO MEMBERS WHEN THEY CALL OR COME IN TO CONDUCT  
THE SURVEY ASKS THEM TO RATE THE LEVEL OF SERVICE  
RECOMMEND 53! AGENCIES # REDIT 5NION TO A FRIEND RE

n For our **LEVEL OF SERVICE WE HAVE BEEN AVERAGING 4.7** on a scale of 1 (Could be better) to  
5 (Absolutely top rate!)

n & OR OUR Q **WE ASKED A MEMBER WOULD RECOMMEND US**, on a scale of 1  
(Extremely unlikely) to 10 (Extremely likely) WE HAVE RECEIVED AN **average score of 9.5.**

WHILE OUR GOAL IS TO ALWAYS IMPROVE THESE RESULTS, IT TELLS US THAT WE ARE PROVIDING OUR MEMBERS WITH  
A SUPERIOR LEVEL OF CUSTOMER SERVICE AND WE ARE HONORED THAT OUR MEMBERSHIP THINKS SO HIGHLY  
OF US THAT THEY WOULD RECOMMEND US TO OTHERS. THE BEST COMPLIMENT THAT YOU CAN GIVE US IS TO REF  
A FRIEND, FAMILY MEMBER OR COLLEAGUE TO THE CREDIT UNION. WE KNOW YOU HAVE A LOT OF OPTIONS ON  
WHERE TO GO FOR FINANCIAL SERVICES AND WE APPRECIATE BEING YOUR TRUSTED FINANCIAL SERVICE PROVIDER  
of choice.

## While also helping Doernbecher Children's Hospital

AGENCIES # REDIT 5NION WE UNDERSTAND THAT A LITTLE EXTRA CASH ALWAYS COMES IN HAND DURING  
THE HOLIDAYS. THAT'S WHY WE OFFER THE OPTION OF SKIPPING ONE MORE OF OUR LOAN PAYMENTS

YOU CAN CHOOSE TO SKIP A PAYMENT FOR NOVEMBER OR DECEMBER AND USE THE MONEY FOR GIFTS  
ENTERTAINING OR OTHER EXPENSES. YOUR DONATION FOR THE SKIP PAYMENT WILL BE DONATED TO  
DOERNBECHER CHILDREN'S HOSPITAL

PLEASE NOTE THAT YOUR LOANS MUST BE IN GOOD STANDING TO QUALIFY FOR THIS OFFER.  
THIS OFFER DOES NOT APPLY TO REAL ESTATE LOANS OR LOANS WITH AN ORIGINAL TERM OF GREATER THAN 72 MONTHS.  
YOUR SKIP PAYMENT WILL BE ADDED TO THE END OF YOUR LOAN TERM AND NORMAL INTEREST CHARGES  
continue to accrue.

CONTACT THE CREDIT UNION IF YOU ARE INTERESTED IN TAKING ADVANTAGE OF THIS OFFER BY MAILING OR  
BY TAPING THE COUPON BLOW

REDUCT \_\_\_\_\_ DONATION FROM MY CIRCULAR CHECKING ACCOUNT SAVINGS ACCOUNT  
PERCENTAGE NCLOSED IS MY DONATION. CHECK FOR PAY TO 53 AGENCIES # REDIT 5NION

3) % \$4%

\* Offer not valid on real estate secured loans, or loans with an initial term greater than 72 months. Account must be current at the time of request and have a minimum of 12 months satisfactory repayment history. For loans being repaid by biweekly payroll deduction, the first two biweekly payments occurring in the month requested to be skipped will be deposited in your credit union checking account. If you do not have a checking account, the deposits will be made into your savings account. Interest will continue to accrue which will increase the term of your repayment period and the amount of interest you will pay over the life of the loan. Only one Skip-A-Payment allowed per year on any loan.