

WE PROVIDE SOLUTIONS TO IMPROVE EACH MEMBER'S FINANCIAL LIFE

### Save up to \$360 a year with a Free Checking From USAgencies

You've seen the headlines in the newspapers and the stories on the news; over the past few months banks have begun charging outrageously high fees to have a checking account. Take a look at the numbers below:

Financial Institution	Bank of America <sup>1</sup>	USBank <sup>2</sup>	Wells Fargo <sup>3</sup>	Chase <sup>4</sup>
Monthly Service Fee*	\$8.95 – \$25.00	\$6.95 – \$19.95	\$5.00 – \$30.00	\$6.00 – \$25.00
Annual Cost	Up to \$300.00	Up to \$239.40	Up to \$360.00	Up to \$300.00

\*Fees may be waived if requirements are met.

With the cost of living rising, no one can afford to pay an institution for access to their own hard earned money. The question that is on everyone's mind is: 'Is there really such a thing as free checking?'

The answer is yes! At USAgencies we pride ourselves on not only providing truly free checking accounts to our members, but on having an abundance of options for our members to choose from. With a checking account from USACU not only do you receive a number of services that are free of charge, but you also have access to our Shared Branching Network and CO-OP ATM Network so that doing your banking is easy and convenient. And with a free checking account, you could save anywhere from \$60 - \$360 a year.

With so many features and free services available through USAgencies checking accounts it's easy to see the value we provide to our members. There's no time like the present to make the switch over from your bank. So call us today at **(503) 275-0300** or **(800) 452-0915** to set up a free checking account, and start putting that monthly service fee back where it belongs: in your pocket.

<sup>1</sup> Bank of America. All fees and rates according to Bank of America Website as of 12/8/2011.  
<sup>2</sup> US Bank. All fees and rates according to US Bank Website as of 12/8/2011.  
<sup>3</sup> Wells Fargo. All fees and rates according to Wells Fargo Website as of 12/8/2011.  
<sup>4</sup> Chase. All fees and rates according to Chase Website as of 12/8/2011.

### More Room, Better Value Now Offering Manufactured Home Loans

Manufactured Homes offer value, style and convenience to buyers. Prices per square foot are significantly lower than what you would find with a traditional stick-built home.

USAgencies Credit Union is now offering financing for Manufactured Homes located in parks, communities, and on land that you already own. Financing can even include part of the cost to prepare your lot and delivery of the home.



Photo courtesy of Palm Harbor Homes

For example, the home shown is listed for as low as \$78,913 for over 1,782 square feet of space (or \$44/square foot) for a brand new home.

Steven Raymond, Vice President of Residential Lending, is available to talk to you about this new program. He can be reached at **(503) 275-0329** or [sraymond@usacu.org](mailto:sraymond@usacu.org).

### Get Out of Debt *Faster*

Find out how much making your minimum payments on your high-interest credit card is actually costing you.

Amount of Debt	Interest Rate	Minimum Payment	Time it takes to repay	Total Cost
\$2,000.00	22% APR*	3%	Over 14 years	Over \$2,600.00

We have a solution. The New Year brings a new opportunity to get your debt under control with a USAgencies Signature Loan. With fixed rates starting as low as **8.25% APR\*** we offer a less expensive, faster way of paying off your debt. To sweeten the deal, now through January 31st, we are waiving the origination fee! If you took that same \$2,000 at 8.25% and made payments of \$91.00 monthly, you could pay off that amount in **two years**, with only \$176.39 in interest.

This is a perfect opportunity to reduce your borrowing costs! You can apply online through PCBranch, or call one of our loan officers to talk about the payment plan that best fits your needs. Simply call **(503) 275-0300, option 3**, to get started.

\* APR=Annual Percentage Rate. Rate quoted is lowest available and is subject to change. Your rate will be based on your credit history.



# It's Show Time in Portland!

Before you hit the shows, visit us first! We can help get you pre-approved for when you find that perfect car, boat, RV, or kitchen. We also provide convenience with our Auto Checks and Prime Line checks, making purchasing easy. Call USAgencies Credit Union at **(503) 275-0300** or apply online at [www.usacu.org](http://www.usacu.org). Financing is available for up to 84 months on new car loans and up to 180 months on RV/boat loans.



### Build, Remodel and Landscape Show

January 6-8

Oregon Convention Center

### Portland Boat Show

January 11-15

Portland Expo Center

### Portland Bridal Show

January 7-8

Oregon Convention Center

### Portland International Auto Show

January 26-29

Oregon Convention Center

### Portland Renovation and Remodeling Show

January 27-29

Portland Memorial Coliseum

### Yard, Garden and Patio Show

February 22-26

Oregon Convention Center

### Portland Home and Garden Show

February 23-27

Portland Expo Center

### Portland RV Show

March 8-11

Portland Expo Center

### Auto Loan Rates starting at just:

2.99% APR\* up to 36 months

3.24% APR\* up to 60 months

3.49% APR\* up to 72 months

Variable Rate Auto Loans Starting at:

2.25% (V)APR\*\* up to 60 months

2.75% (V)APR\*\* up to 84 months



### Boat and RV loan rates starting at just:

3.99% APR\* up to 36 months

5.24% APR\* up to 72 months

6.99% APR\* up to 180 months

### Home Equity loan rates starting at:

PrimeLine: Variable

4.00% APR\*\*

Five-Year Fixed Home Equity Loan:

4.41% APR\*\*\*



\*APR=Annual Percentage Rate. Rates quoted are lowest available and based on your term and credit history. Other rates and terms are available. These rates are not valid for loans currently financed at USAgencies. Additional 0.25% Rate discount available on Fixed Rate auto loans to those who have eStatements and Direct Deposit. Auto loan rates quoted are for vehicles 2008 and newer and are subject to change.

\*\* Variable Annual Percentage Rate. Rate is tied to Prime. Rate quoted is lowest available and based on term and credit history.

\*\*\* Annual Percentage Rate. Second position, includes 1% origination fee. Rate quoted is based on a five-year term with a loan amount of \$30,000. Up to 80% Loan-to-value financing for qualified applicants.



## Try Our CU Money Pre-Paid Debit Card Your Answer to Rebuilding Your Finances

If you have had past issues on your credit or ChexSystems, you may have found it challenging to qualify for a checking account. USAgencies Credit Union offers a pre-paid debit card as an inexpensive, convenient alternative to a checking account while you are on the road to financial recovery. Once you set up direct deposit, you can purchase the pre-paid card. You get the added benefits of:

- A RELOADABLE CARD
- ATM ACCESS
- LOST CARD PROTECTION
- USING IT ANYWHERE  
VISA® IS ACCEPTED

To inquire, call a member service representative today at **(503) 275-0300** or **(800) 452-0915, option 2.**

Our 76th Annual Meeting, to be held in June, will include elections for open positions on our Board of Directors. Please refer to the enclosed insert for more information.

## FREE Home Buying SEMINAR

Steven Raymond, Vice President of Residential Lending, will talk about the steps you can take to put yourself in the best position to get approved for a home loan. His presentation will include information on preparation needed before shopping for a home, getting a pre-approval, credit score thresholds, down payment options, debt-to-income ratios, types of mortgages available, the current mortgage environment and more.

**Monday, January 23, 2012**

**Robert Duncan Plaza • 333 SW First Ave.**

The presentation will be held at 12 p.m. and will last about an hour. Lunch will be available at 11:50 a.m. and is also free. Reservations are required and can be made to Erin at [emccarty@usacu.org](mailto:emccarty@usacu.org) or by calling **(503) 275-0334**.

## The Secret Cost of a Balance Transfer

This time of year brings many credit card offers from financial institutions to transfer your current balance to a 0% or low rate card. After all that holiday spending, you may be tempted to take advantage of a lower rate, but before you fill out that application, keep these things in mind:

- **Balance transfers usually aren't free.** You could be paying a fee anywhere from 3% to 5% of your outstanding balance to make the transfer. If you do the math, it could total to much more than your savings on interest.
- **Your rate may not be the one advertised.** The lowest rate available for the very best credit score is usually the one advertised.
- **Make sure you look at the rate you'll pay after the introductory period.** If you are unable to pay the balance off in full by the time your introductory rate expires, you could be paying a higher interest rate than you were before the balance transfer.
- **Your payments must be paid on time.** If you are late on a payment, there is a possibility that your introductory rate no longer applies and you will be getting a much higher default rate.
- **Doing a balance transfer doesn't mean you closed the other card.** Make sure you contact your card issuer about closing the account.

## How USAgencies can help you!

USAgencies doesn't operate like most financial institutions. We don't have balance transfer fees or introductory periods. You will find low, competitive rates and no default rates. You also have a ten day grace period for your payments. With our Visa® Credit Cards you can save money, reduce your interest rate and not have to worry about all the hidden fees and requirements. Call us today at **(503) 275-0300** or **(800) 452-0915, option 3**, or visit us online at [www.usacu.org](http://www.usacu.org) to apply.

Based on an article posted at [www.kiplinger.com](http://www.kiplinger.com).

## Saving on a Budget

As inflation raises our cost of living, and the failing economy stunts our paychecks it becomes more difficult each month to find a comfortable balance between spending and still having enough money left over to put away for a rainy day. Saving money can be incredibly easy though, and doesn't have to feel like a chore. Here are a few easy ways to keep some of your hard earned money in your pocket:



- 1) Keep track of where and how you spend your money. Most of the time people can't remember where the majority of their paychecks have gone to. Try keeping a hold of all your receipts and keep a registry.
- 2) Cut back on dining out. The average American eats out over four times a week. Another huge culprit is coffee. Try making your morning cup of coffee at home instead of buying out. One medium latte a day comes to over \$1600 a year.
- 3) Look in your local paper for free events in your city. We all love to go out to the movies or a concert, but it gets expensive. Try going to your local library, renting a movie, or finding a free event in town.

With all the extra cash you'll be saving, why not open a **Save 4 It Account** with USAgencies Credit Union? With a minimum opening balance of only \$15.00 you can start saving today. We can also help you set up direct deposit to make it easy to set aside some funds every month. Call us today to start saving for the future instead of living paycheck to paycheck.



## 2011 At a Glance: Events and Charitable Giving

Here at USAgencies we are committed to improving the financial lives of our members and supporting our community with a number of charitable donations and with financial education. In the year 2011 we had many wonderful opportunities to help our community and our members.

**Meet and Greets:** We continued our efforts of reaching out to our members and potential members at various federal agencies by providing coffee, treats, and information to all who came by.

**USACE Birthday Walk:** On June 14th we participated in the United States Army and Corps of Engineers Birthday Walk by handing out water and snacks to the walkers and runners at the finish line.

**Educational Seminars:** We continued to hold monthly seminars for our members throughout 2011. Seminar topics included investments, estate planning, Social Security retirement benefits, and auto buying.

**Annual Meeting:** We had over 125 members, volunteers, and staff attend our 75th Annual Shareholders Meeting in June. Each guest received a free lunch and a raffle ticket to win one of many gift cards.

**COE/SAME Golf Tournament:** On August 29th we were given the opportunity to help sponsor and participate for the 4th consecutive year.

**G-Man Shootout:** On September 13th we attended the FBI G-Man Shootout Golf Tournament whose proceeds go to the families of fallen agents. USAgencies donated gift cards and passed out water and a Mt. Hood National Forest collector quarter.

**Race for the Cure:** USAgencies Credit Union participated for the 6th year in the Susan G. Komen Race for the Cure and helped raise over \$2,300 for this worthy cause.

**VISA® Platinum Rewards Card Program:** We donate some of the net proceeds to local organizations within our community. This year we donated \$1,500 to United Way/CFC, \$40 to Oregon Assoc. Chief of Police and \$1,000 to the Oregon Food Bank- to help make holidays brighter for others.

**Veterans Career and Benefits Fair:** USAgencies participated as one of many service providers at this event held on November 19 at Clackamas Community College. We donated \$200 toward the cost of lunch for the 2,000+ participants.

**Wellness Fair:** USAgencies participated in a Wellness Fair at Gus J. Solomon Building on September 21. The event welcomed tenants from First & Main, as well as Solomon Building to the fitness facility located at 620 SW Main.

## USA Patriot Act Notice to Members

In accordance with Section 326 of the USA PATRIOT ACT, USAgencies Credit Union is required to take reasonable steps to verify the identity of any potential new account holders, which may include existing members, and maintain records of the documentation used for verification. Applicants for new accounts are requested to provide current picture identification that verifies their identity including name, address, and other identifying information.

In some cases, identification will be requested for current members if original documentation was not obtained with the opening of the account. In all cases, protection of our members' identity and confidentiality is our pledge to you.