

LOCAL NEWS MATTERS



GO TO ALL FRESNO LITHIA DEALERSHIPS

NISSAN • FORD • MAZDA • SUZUKI • HYUNDAI

STAR SPANGLED AUTO SALE
JULY 1 THRU JULY 31

BRANCH INFORMATION

Main Branch

Located at Ashlan & Millbrook
3650 E. Ashlan Avenue
Fresno, CA 93726

Bullard Branch

Located at Bullard and West
1755 W. Bullard
Fresno, CA 93711

OFFICE HOURS

Main & Bullard Branch

Monday – Thursday:
9:00 a.m. – 5:00 p.m.
Friday: 9:00 a.m. – 5:30 p.m.

DRIVE THROUGH HOURS

Main Branch

Monday – Thursday:
8:30 a.m. – 5:30 p.m.
Friday: 8:30 a.m. – 6:00 p.m.

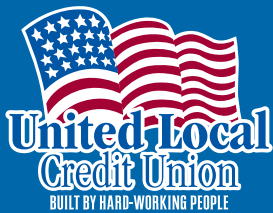
PHONE SERVICES

Main Branch 559-227-8329

Toll-Free 800-446-8329

TeleContact Service Hours

Monday – Friday:
9:00 a.m. – 5:30 p.m.



**4.0% APR
UP TO 84
MONTHS**

EXPLOSIVE RATES!

ON NEW & USED VEHICLES

TAX, LICENSE, WARRANTY, OIL & GAP

**RECEIVE A BEAUTIFUL
3' X 5' AMERICAN FLAG
WITH EACH FUNDED LOAN!
ANYONE IN FRESNO COUNTY CAN JOIN
UNITED LOCAL CREDIT UNION!**

UPON APPROVED CREDIT;
Used Vehicles < \$15,000 – 2004 or newer models

Urgent Action Needed before August 15 KEEP COURTESY PAY “OVERDRAFT” PROTECTION ON YOUR DEBIT CARD & ATM TRANSACTIONS

Q: WHAT IS COURTESY PAY “OVERDRAFT” PROTECTION ON MY ATM/DEBIT CARD?

A: When you use your debit card at a store, if the \$ purchase amount is over your amount in your deposit account, the credit union will pay the purchase amount and take your account into the Courtesy Pay “overdraft”...it’s like a mini-loan! This is the same on your ATM transactions when you do not have enough funds on deposit.

Q: DOES THE CREDIT UNION CHARGE ME A FEE FOR THIS COURTESY PAY “OVERDRAFT”?

A: United Local Credit Union charges just \$20 per “overdraft” into your Courtesy Pay. Then, you get 30 days to pay it back and restore your Courtesy Pay balance to zero. (NOTE: Many area financial outlets are charging as much as \$40 per transaction!)

Q: SO, IF I ALREADY HAVE OVERDRAFT WITH MY ATM/DEBIT CARD, WHY DO I NEED TO REACT NOW?

A: Congress is currently working on the Financial Services Reform Act in order to better protect the consumer. So, they recently passed a new Regulation requiring each consumer to actually request or “OPT IN” to the overdraft privilege before August 15, 2010...even if you already have the feature on your ATM/debit card.

Q: WHAT DO I NEED TO DO?

A: SIMPLY CALL 800-437-9578 before August 15, and the credit union’s Information Response Team will answer. You will be asked some basic “identity” information. Then they will keep the Courtesy Pay “Overdraft” feature on your account.

SAVE YOURSELF THE EMBARRASSMENT OF HAVING YOUR DEBIT CARD DECLINED WHEN YOU SHOP

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration • U.S. Government Agency



**EQUAL HOUSING
LENDER**

Your account is insured by the National Credit Union Share Insurance Fund a federal agency up to \$250,000 per account! Note: as of September 1, 2010 – United Local Credit Union will no longer use American Share Insurance (ASI) to insure accounts >\$250,000. However, if you have excess deposits, we will help you re-structure your accounts for maximum NCUA protection

ULCU Loan Rates

New 48 Mo 4.00%

New 84 Mo 4.00%

Used 84 Mo 4.00%

Motorcycles

New 60 Mo 6.69%

Used 72 Mo 7.69%

30 Year Mortgages

Starting at 4.875% 30 YR

Signature 9.90%

Check Protect 9.90%

Visa United (NEW) 6.99%

Visa Classic 9.90%

Visa Builder 11.90%

APR = annual percentage rate. The grid rates are effective July 1, 2010 and subject to change at any time.



THE AMERICAN DREAM IS TO BE A HOMEOWNER



PAY NO ORIGATION FEE ON FHA PURCHASES & REFINANCE

APPLY JULY 1 THRU JULY 31, 2010

**GO TO WWW.UNITEDLOCAL.ORG
CLICK ON FHA LOANS!**

The origination fee will only be waived for FHA loans used for purchases or refinances. Normal lender fees apply. Member must have a signed purchase agreement and apply July 1 through July 31, 2010. FHA loans are processed by CUSO Mortgage, Inc. CUSO Mortgage, Inc. is licensed by the California Department of Corporations under the California Residential Mortgage Lending Act - License Number 413-0584. NMLS ID 226752

SAY YES!

Call 1-800-437-9578 today to opt-in!
Keep your debit card & ATM protection!

Fax to (559) 227-3728 or drop off at our nearest branch.

United Local Credit Union Easy Loan Application

| | | | |
|---|------------|---|-----------|
| AMOUNT OF LOAN | | LOAN PURPOSE | |
| NAME (LAST, FIRST, MIDDLE) | | HOME ADDRESS | |
| CITY, STATE, ZIP | | HOME PHONE NO. () | |
| GROSS MO. INCOME* \$ | | *Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit. | |
| HOW LONG AT THIS ADDRESS? YEARS MOS. | | SOCIAL SECURITY NO. | |
| MONTHLY RENT OR MORTGAGE PAYMENT \$ | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER | |
| EMPLOYER | | JOB TITLE OR OCCUPATION | |
| HOW LONG? | BIRTH DATE | WORK PHONE NO. () | |
| EMPLOYER ADDRESS | | CITY, STATE, ZIP | |
| PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS) | | CITY, STATE, ZIP | HOW LONG? |
| CO-APPLICANT NAME (LAST, FIRST, MIDDLE) | | HOME ADDRESS | |
| CITY, STATE, ZIP | | HOME PHONE NO. () | |
| GROSS MO. INCOME* \$ | | *Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit. | |
| HOW LONG AT THIS ADDRESS? YEARS MOS. | | SOCIAL SECURITY NO. | |
| MONTHLY RENT OR MORTGAGE PAYMENT \$ | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER | |
| EMPLOYER | | JOB TITLE OR OCCUPATION | |
| HOW LONG? | BIRTH DATE | WORK PHONE NO. () | |
| EMPLOYER ADDRESS | | CITY, STATE, ZIP | |

APPLICANT'S SIGNATURE WE INTEND TO APPLY FOR JOINT CREDIT DATE
X _____

CO-APPLICANT'S SIGNATURE WE INTEND TO APPLY FOR JOINT CREDIT DATE
X _____

I/We certify everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved, and I/we authorize you to share this application with any of your affiliates for the purpose of determining whether I/we might qualify for other products you or those affiliates offer. I/We authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our record with you. I/We understand that I/we must update credit information at your request if my/our financial condition changes.