

# Community

# INTEREST

A publication of United Community Credit Union

**UNITED**   
COMMUNITY CREDIT UNION

2ND Quarter 2010 | Spring Edition  
www.unitedccu.com

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**ENVY**   
has a new color

### No Payments for 90 Days!

There's never been a better time to put yourself in the driver's seat! United Community Credit Union offers low auto rates, plus you can line your wallet with the extra green you'll have by not making a loan payment for 90 days. (And take advantage of the free car washes too!)

Whether you buy new, used or refinance your auto loan from another institution:

- Make no payments for 90 days!
- Enjoy 12 free car washes from Bubble Express to keep your vehicle sparkling
- Enjoy a term of up to 72 months and rates as low as 4.40% APR\*
- Get pre-approved before you shop!



### No Payments for 90 days and Free Car Washes from Bubble Express.

Just think – freedom from payments for 90 days! And free car washes!! What will you do with all the cash you save?

Don't wait! This promotion ends soon, so call one of our friendly membership service representatives at 713.674.5778, stop by or visit [www.unitedccu.com](http://www.unitedccu.com) today to apply.

\*APR=Annual Percentage Rate. Advertised rates includes a .10% rated discount allowed for members with direct deposit, payroll deduction or automatic loan payments. This offer excludes rewrites of existing credit unions loans. Other qualifications may apply. Rate subject to change without notice.\*\*Offer includes 12 basic washes at any area Bubbles Express. Logo used with permission. Promotion ends 6/30/2010.

## Now Your Family Can Grow With Ours!

**Our focus at United Community Credit Union is to help you make it happen** and that's why we have partnered with Member Home Loan! Whether you are planning to buy your first home, move up to something larger, or refinance your current home, Member Home Loan is your easy, convenient and competitive home loan partner. The experts will provide the complete, up-to-date information you need to save time and money!

### A full menu of mortgage products is offered including:

- Financing for new purchases and refinances
- Realtor Referral Cash Rebate Program
- Bilingual Support
- Adjustable Rate Mortgages
- Fixed Rate Mortgages
- And Much More

For more information and to apply, visit United Community Credit Union, call 832-912-2151 or visit [www.memberhomeloan.com](http://www.memberhomeloan.com) today!



# Cut your energy bills with a Home Equity Loan

New windows, extra insulation and an efficient heating and cooling system can increase your comfort, add to the value of your home and lower your energy costs all year long. Even smaller changes such as new Energy-Star appliances can make a big difference in your monthly bills.

A Home Equity Loan is a smart way to pay for this type of home improvement, because:

- **There are no closing costs and no annual fees.**
- **You can make easy monthly payments with a fixed rate as low as 4.75% APR\***
- **Your interest payments may be tax deductible. Consult your tax advisor to be sure.**
- **We offer generous credit limits, so you can tackle lots of projects at once!**

Applying for a Home Equity Loan is quick and easy. You can simply call us at (713) 674-5778, stop by your nearest United Community branch, or visit <http://www.unitedccu.com>.

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Loan application fee of \$150 may apply.



## A Better Way - 123Car.com

Tap into the power of **United Community Credit Union** with your next vehicle purchase and try "The Ultimate Car Buying Experience" from Dealer Select and their Credit Union Certified Dealer Network.

Use our Dealer Select 123Car program, specifically designed for Credit Union members, to purchase that new or pre-owned vehicle you've been dreaming of. Our "Certified" dealer representatives can show you why it really does make a difference when you purchase your new vehicle from one of them! Our Dealer Select 123Car program eliminates the dealer headaches and hassles by giving our members the best possible car buying experience. Their upfront approach will leave you wondering why you ever bought a vehicle any other way!

### It's as easy as 1.2.3 Car! Here's how it works:

Get pre-approved with the Credit Union and we will give you a pre-approval code for your purchase.

Request your vehicle quote at [www.123Car.com](http://www.123Car.com). It's **FREE** and you won't have to drive all over town to find your perfect dealer representative.



# Identity Theft: What to Do When It Strikes You

Identity theft is one of the most harmful frauds which victimize consumers in today's society. With identity theft, fraudsters utilize legitimate consumer information such as name, address, driver's license number, date-of-birth and social security number to perform illegal transactions. This leaves the consumer to suffer the consequences and debt of excessive fraudulent transactions. The consumer must then convince collection agencies, merchants and other entities that they are the victim and not the perpetrator. However, United Community Credit Union's Risk Management Department suggests a few steps members can take to recover from identity theft.

- **Alert the credit union about the crime.** Promptly alerting the credit union will allow action to be taken toward preventing losses on the member's account. The credit union will also be able to assist the member in documenting the crime and completing affidavits which may be required by law enforcement and collection agencies.
- **Review and place a fraud alert on your credit files.** Placing alerts or credit freezes on your credit files may prohibit perpetrators from using your personal information and opening fraudulent accounts.
- **File a complaint with the Federal Trade Commission (FTC).** Sharing information about your identity theft assists law enforcement officials in tracking down and stopping identity thieves. Additional information about identity theft and filing a complaint with the FTC can be found at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

Following these steps will help you survive identity theft when it strikes you. For more information contact the Risk Management Department at (713) 674-5778 or [smarshall@unitedccu.com](mailto:smarshall@unitedccu.com). We're here to help you!



## What you need to know about Overdraft Opt-In

Some new regulations will soon go into effect regarding overdraft protection. It is important to understand your options, since your choices will affect the way your transactions are handled.

Beginning on July 1, 2010, if you want your one-time debit card transactions to be covered by overdraft protection, you must opt in. Why would you want to opt in? Well, if overdraft protection is not in place you might encounter a denied transaction just when you need it most, for example at the gas station or the grocery store.

Naturally, we always encourage people to handle their accounts responsibly and avoid overdraft and unnecessary fees. If you rely on your debit card for everyday purchases, however, you might want to opt in just to give yourself a little safety net.

Please watch for more information in the mail, and feel free to contact us if you have any questions.

### Key facts:

- The new rule does not apply to checks or automatic (recurring) payments.
- We will continue to offer Courtesy Pay for checks or automatic payments. This service is applied at our discretion and can result in NSF fees.
- You will receive a letter from us soon, explaining the regulation and asking for your response.

**Remember, United Community Credit Union is always here to better serve you! For more information call (713) 674-5778 or visit us at [www.unitedccu.com](http://www.unitedccu.com).**



**Financial Centers:**

1700 16th St.  
P.O. Box 606  
Galena Park, TX 77547  
Tel: 713-674-5778  
Fax: 713-674-9207

14340 Wallisville Rd.  
Houston, TX 77049  
Tel: 713-674-5778  
Fax: 713-330-9270

771 Normandy  
Houston, TX 77015  
Tel: 713-450-3454  
Fax: 713-451-4703

14028 FM 2100  
Crosby, TX 77532  
Tel: 281-462-9061  
Fax: 281-462-9064

**Internet:**

www.unitedccu.com

**Loans by phone &  
Audio response unit (ARU)**

713-674-5778

**Mastercard Inquiries:**

800-237-6211

**Statement of Condition:** as of 4/01/2010 (in millions)

Assets .....	76.9
Loans .....	54.1
Deposits .....	70.4
Members .....	10,792



## 2010 Holiday Closings

Monday, May 31st

Monday, July 5th

Monday, September 6th

Thursday and Friday, November 25th & 26th

Friday and Monday, December 24th and December 27th

Memorial Day

Independence Day

Labor Day

Thanksgiving Holiday

Christmas Holiday

## UCCU Awarded Business of the Year



UCCU CEO/President, Joe Harwell, receiving the Business of the Year award from Board Chairman, Dr. Mark Henry.

92799

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