



**New Car Loans
Starting at 2.95%**

Terms and conditions apply.

credit union
extra

Fall 2003



Get the Credit Union Advantage for Your Car Loan

If you've got your heart set on purchasing a car this season, one of the most important elements to consider is your financing. That's because, if you can cut a terrific deal, you'll be able to get more of the features you really want for the money you have to spend.

Your first stop when car shopping, therefore, should be your credit union. You'll find our rates are among the lowest in town. In fact, the average loan rates for new and used cars at credit unions nationwide handily beat those at competing banks.*

Car Shopping Convenience

UMMSCU offers a number of services, including loan preapproval, that make your car hunting effortless while saving you money.

By prearranging your financing with us, you'll have more negotiating power at the dealership.

You'll know exactly how much you can afford to spend, and have the cash on hand. To arrange for preapproval, stop in or call us.

You're in the Driver's Seat

With all the services and options available, there's no reason to look further than UMMSCU when purchasing your next car. Stop in or give us a call for preapproval today.

* Source: www.cuna.org.



Average Car Loan Rates: Credit Unions vs. Banks

	Banks	Credit Unions
48-month new car loan	6.64%	5.10%
48-month used car loan	7.37%	5.43%

* Source: www.cuna.org. Data current as of 6/03/03. Based on 13,822 institutions. Note: average rates are listed; individual rates will vary.

We Can Beat 0% Financing

You've heard the 0% come-on that automakers tout, but here's the whole story: These terms may not apply to the model you want, may require a short loan term and may disqualify anyone with a less-than-perfect credit history.

What's more, you usually are given the choice between 0% financing and a rebate. In many cases, you can save money by taking the rebate and financing with a low-rate loan through your credit union.

Here's how:

	Manufacturer Financing	CU Financing
Annual percentage rate	0%	5.2%*
Purchase price	\$20,000	\$20,000
Trade-in/Down payment	\$2,000	\$2,000
Rebate		\$2,000
Loan amount	\$18,000	\$16,000
Term	36 mos.	36 mos.
Monthly payments	\$500	\$480.97

Your credit union saves you...\$19.03/mo or \$685.08

Or, the credit union can make your payments even more affordable with a 48-month loan at \$369.92/month or a 60-month loan at \$303.41/month.

* Rate shown is for illustrative purposes only. Actual rates will vary.



**UNITED METHODIST MINISTERS'
SERVICE CREDIT UNION**

1212 Pleasant, Suite 106
Des Moines, IA 50309

PHONE

(515) 241-4412
1-800-262-3818

FAX

(515) 241-5726

OFFICE HOURS

Monday, Tuesday & Thursday 9-4:30
Wednesday & Friday 7-4:30

AUDIO RESPONSE

1-800-303-9645

WEB SITE

www.ummscu.org

E-MAIL

umminfo@ummscu.org

SAVINGS RATES

Annual Percentage Yields (APY)
are current as of Sept. 3, 2003,
and are subject to change.

SHARE SAVINGS

1.26% APY

MONEY MARKET ACCOUNT

\$2,500-24,999	1.46% APY
\$25,000-49,999	1.71% APY
\$50,000 & above	1.97% APY

SHARE CERTIFICATE

\$500-4,999	2.02% APY
Above \$5,000	2.27% APY

LOAN RATES

Annual Percentage Rates (APR)
are current as of Sept. 3, 2003. Rates
are subject to change and are subject
to credit approval.

VEHICLE LOANS

2000-2004*	as low as:
24 mo.	2.95% APR
36 mo.	3.45% APR
48 mo.	3.95% APR
60 mo.	4.45% APR

1999-older*	as low as:
100% loan	6.45% APR
10% down	5.95% APR
20% down	5.45% APR

* Rates listed above are Bonus Rates; check with the
loan department for details.

PERSONAL LOANS

Start at 10.95% APR

HOME EQUITY LOANS

Fixed Rate

For 5 years	6.00% APR
For 10 years	7.00% APR
For 15 years	8.00% APR

MORTGAGE LOANS

Purchase or Refinance
Call, Rates Change Daily

MASTERCARD®

12.9% APR

No annual fee

25-day grace period on purchases



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



Equal Housing
Opportunity
LENDER

Member Since 1964

NCUA

National Credit Union Administration, U.S. Government Agency



Just One Call Reporting Identity Theft Is Simpler

*Now it's a little easier for victims of
identity theft to place a "fraud alert"
on their credit reports.*

Under a program started this year,
when you make a toll-free call to any
one of the three major credit reporting
companies – Equifax, Experian and
TransUnion – that company will notify
the other two.

A Standardized Process

The three nationwide credit reporting
companies have agreed to follow the
same process:

- The company receiving the call will tell the victim about the program and will electronically notify the other two companies about the crime;
- A fraud alert will be put on the victim's credit report at all three companies within 24 hours;
- The victim will be opted out of all pre-approved offers of credit and insurance for two years;

- The victim's request for a copy of his or her credit report will be handled in no more than three business days. Each of the credit reporting companies will work with the victim to verify the information in their reports and to delete any fraudulent data.
- The fraud alert will be displayed by each national credit reporting agency to all lenders or other users that access the reports in the future.

What You Can Do

Checking your UMMSCU account state-
ment and credit report regularly can
help you stop identity theft earlier. It's a
good idea to review your credit report
every year to make sure the information
is correct and that no one has falsely
opened an account in your name.

Call the Federal Trade Commission's
toll-free hotline at **1-877-ID-THEFT**
(438-4338) or visit www.consumer.gov/idtheft
for more information.

Verified by Visa®

Shop Online with Confidence This Holiday Season

With so many gifts to buy and stores to
visit, holiday shopping may take weeks.
Tapping the convenience of online
stores could ease your schedule while
covering your needs. Plus this season,
purchasing online is more secure when
you sign up for Verified by Visa.

No-Cost Protection

Verified by Visa is a free service
available to UMMSCU Visa debit card
holders. At checkout, a user ID and
password confirms your identity
online just as the signature line
does at traditional points of sale.

Once activated, Verified by Visa
automatically kicks in when you shop
at participating Web sites. After you
enter your card number, a pop-up
window indicates your user ID and
asks for your password. Before
entering it, check for your personal
message in the window. If it is correct,
send your password. If it's not there
or is incorrect, the window is not a

legitimate Visa link; don't enter
your password.

After Verified by Visa matches your
password to your account number, you
return to the online store and continue
the checkout process. If someone other
than you tries to use your card number
and enters an incorrect password, Visa
denies the transaction. The whole
process takes just seconds to complete.

Simple Sign-Up

Activating your account is quick
and easy, too. Just log on to
www.ummscu.org and click on the
secure Verified by Visa link. Enter
your account number and follow the
prompts. You'll choose a user ID,
password, personal message, as well as
three questions to be used if you forget
your password. When you're done,
begin shopping with confidence.

For more information or to apply for
a UMMSCU Visa debit card, call us or
log on to our Web site.



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