

- The cost of convenience
- Compare those 0% offers
- It's all about SERVICE!

UMMSCU

Winter 2004

extra

VISA CHECK CARD – THE FLEXIBLE WAY TO ACCESS YOUR MONEY

Did you know your VISA Check Card can be used like an ATM card, credit card or as a Point of Sale (POS) transaction? It's the most convenient way to access your money, and still keep track of where and what you're spending.

- 1. Like An ATM Card** - Use your card at any ATM to withdraw money, make a deposit or transfer funds. Your VISA Check Card works exactly like your traditional ATM card. Simply enter your PIN for this type of transaction. There may be fees associated with this type of transaction, and you are limited to \$200.00 every 24 hours.
- 2. Like a Credit Card** – Swipe and sign your card just like you would with a credit card. When the merchant asks, "Debit or credit," be sure to say "**Credit.**" Simply sign your receipt and the transaction amount will be withdrawn from your checking account in a few days. There's no cost to you, and your spending is only limited to the balance of your checking account.
- 3. POS Transaction** – If you want cash back when making a purchase, simply tell the cashier it's a "**Debit**" transaction. You'll be asked to enter your PIN, and the total amount (purchase plus cash) will come out of your checking account immediately. There's no cost for this type of transaction, however you are limited to \$200.00 every 24 hours.

Enjoy the flexibility of your VISA Check Card! Once you experience the advantages a VISA Check Card has over an ATM card and writing checks, you'll wonder how you ever survived without it! To apply for your VISA Check Card today, simply call the credit union at 800-262-3818.



Special rates are springing up at UMMSCU!
New Auto Loans - 3.99% APR*

CD Specials –
6 months at 3.17% APR*
12 months at 3.67% APR*
18 months at 4.17% APR*

*Annual Percentage Rate

MEET YOUR BOARD OF DIRECTORS

Sandra I. Allen, Chair (2005)	Education and Training Specialist, Iowa Health Des Moines
Christine Blair, Vice Chair (2007)	Executive Director of Medical / Surgical Nursing, Iowa Health Des Moines
Quinn Turner, Treasurer (2005)	Manager of Medical Education Services
David Shogren, Secretary (2006)	Pastor, Aldersgate United Methodist Church, Urbandale, IA
Laurel Armstrong (2007)	Performance Improvement Co-ordinator at Northwood Living in Fort Dodge
Judy Kay Cecil (2005)	Medical Case Manager
Reylon Meeks (2007)	Clinical Nurse Specialist, Blank Children's Hospital
Kathie J. Nessa (2006)	Director of Quality, Iowa Health Des Moines
John N. Poe (2006)	Pastor, Prairie City United Methodist Church



www.ummscu.org

UMMSCU

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 pm
Wednesday & Friday: 7-4:30 pm

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 March 1, 2004 and are subject to change.

SHARE SAVINGS

1.00%^{APY}

MONEY MARKET ACCOUNT

\$2,500 - 24,999 1.26 %^{APY}
\$25,000 - 49,999 1.46 %^{APY}
\$50,000 - Above 1.66 %^{APY}

SHARE CERTIFICATE

6-12 months

\$500 - 4,999 1.26%^{APY}
\$5,000 and Above 1.71%^{APY}

LOANS RATES

VEHICLE LOANS

2000 - 2004
60 Months 4.25%^{APR} Bonus Rate
1999 - 2000
48 Months 4.25%^{APR} Bonus Rate
1997 - 1998
36 Months 4.25%^{APR} Bonus Rate
1995 - 1996
24 Months 4.25%^{APR} Bonus Rate
1994 & Older
12 Months 4.25%^{APR} Bonus Rate

PERSONAL LOANS

Start at 7.95%^{APR}

HOME EQUITY LOANS

Fixed Rate

Up to 5 years 6.00%^{APR}
5-15 years 7.00%^{APR}
15- 30 years 8.00%^{APR}

MORTGAGE LOANS

Purchase or Refinance
Please call as rates change daily.

MASTERCARD®

12.9%^{APR}

No Annual Fee

25-day grace period on purchases

For current rates, visit us online at
www.ummscu.org.

Annual Percentage Rates (APR) are current as of March 1, 2004 and are subject to change and credit approval.

HOW MUCH IS CONVENIENCE COSTING YOU?

The next time you're in the market for a new or used vehicle, be sure to visit your credit union before you talk to the dealer, if possible, to get pre-approved for a low-rate auto loan.



you find yourself at the dealership, making a purchase you didn't expect, don't let that stop you from taking advantage of UMMSCU's low auto loan rates! Most dealerships will allow you to pay a small deposit on the vehicle and will hold it for you until the next business day, enabling you to secure financing at

However, if it's Saturday and UMMSCU.

HOW DID I END UP IN THE FINANCE OFFICE?

Any good salesman will encourage you to talk with their finance department once you've agreed on a purchase price for the vehicle - after all, that's how the dealership makes their money. Even with 0% financing, the dealer makes money

because the lending bank pays them to secure your business. Keep in mind, you don't have to talk with the finance department if you'd prefer to borrow from UMMSCU - the credit union that knows you, and knows how to service you!

Below is an example of a dealer's 0% rate and UMMSCU's low auto loan rate. As you'll see, you can often save *thousands of dollars* if you take the rebate and finance with UMMSCU!

UMMSCU	vs.	Dealer
\$25,000	sticker price	\$25,000
4.25% ^{APR}	rate	0% ^{APR}
60 months	term	60 months
\$3,500	rebate	\$0
\$21,500	amount financed	\$25,000
\$398.45	monthly payment	\$416.67
\$2,406.54	interest paid	\$0
\$23,906.54	total amount paid	\$25,000
\$1,093.46	amount saved!	\$0

We're always here to help you, so call us at 241-4412 or 800-262-3818 to get your pre-approved auto loan started today!



SERVICE!

IT'S NOT JUST IN OUR NAME, IT'S A PART OF EVERYTHING WE DO.

UMMSCU is a full-service credit union, which means we have all the products and services you desire with lower fees and loan rates, and higher dividend rates than you're used to seeing. For more information

on any of our products or services, or for current rates not listed in the chart to the left, please visit us online at www.ummscu.org or call and speak with one of our member representatives.

