

Annual Meeting February 16, 2009

Conference & Learning Center at
Iowa Methodist Medical Center
1415 Woodland Ave, Des Moines

Refreshments will be served at 4:00p.m. The business meeting will start at 4:30p.m. Drawing for door prizes will follow the business meeting.

Help shape the future of your Credit Union and run for the Board of Directors in 2009. We have three open seats this year. If you are interested in running for the Board of Directors please contact Mary Jo at 515-241-4412 or maryjo@unitedservicecu.org by February 2, 2009. Kathie Nessa, David Shogren and Mark Reed are running as incumbents.

New Board Members

We are looking for members who would like to run for the Board of Directors at the February 2009 Annual Meeting. The Board of Directors are people just like you. They were elected from the membership and charged with directing the Credit Union in the best interest of the membership. If you would like to learn more about your Credit Union and help guide it into the future, we're looking for you. If you're interested in making a difference or would like more information please call Mary Jo Meeks at 515-241-4412 or talk to any board member.

Auto Loans

UP TO 50,000 MILES

UP TO
60
MONTHS



CURRENT RATES AVAILABLE ONLINE OR GIVE US A CALL

Mary Jo Meeks New CEO

I would like to introduce Mary Jo Meeks as the new CEO of United Service Credit Union. Mary Jo has been the Operations Manager since she joined us in March of 2008. She was previously the CEO of Cornerstone Credit Union for 15 years.



Mary Jo Meeks, Mariann Peterson

I retired on January 2, 2009, and would like to thank the Board of Directors and the membership for a wonderful 15 years of service with United Service Credit Union.

Sincerely,
Mariann Peterson

3,525 Locations Nationwide

You can now access your account at 3,525 branches nationwide. Now wherever you go, you'll be close to your United Service Credit Union accounts. Shared branching is a cooperative network of Credit Unions that have joined together and created shared service centers across the country. By sharing facilities Credit Unions can offer greater convenience for members to access their accounts at many locations, just as if they were at their home Credit Union.

When planning your next trip or sending a child off to college, make sure you log on to www.UnitedServiceCU.org and click on the CU Service Centers logo or call 800-919-2872 to find a service center where you're going. This web site and the toll free phone number will give the address, phone number, driving directions and hours of operation of any service locations near you.

Make sure you take a photo ID with you when you go to one of the service centers. They will also need to know that you are a member of **United Service Credit Union** and your member number (*this can be found on your statement*). At service centers you can get cash, transfer funds and make deposits (*holds will be placed on check deposits*). If you need your member number or have other questions about how this service works, please give us a call at 800-262-3818.



CU SERVICE CENTERS.

The Member-Friendly Financial Network

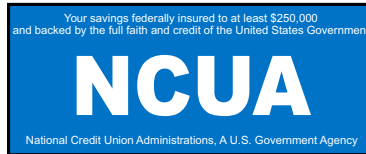
WHAT CREDIT CRUNCH?

United Service Credit Union would like you to know that we have plenty of money to lend to our responsible members. We have not changed our lending standards, and as always we are offering great rates on all of our lending products. So, whether you need to pay off some holiday bills, purchase a car, start a remodeling project or cut up your high rate credit cards, we're here to help. Give us a call today and find out how we can help.

Safe and Sound!

Your money is safe and sound at United Service Credit Union. Nearly one million credit union member accounts in Iowa and 90 million nationwide are just as safe and sound as those at FDIC-insured institutions. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

The Federal Government has temporarily increased the NCUA deposit insurance from \$100,000 to \$250,000 per depositor through December 31, 2009. Your savings is now federally insured to at least \$250,000. Use NCUA's online calculator at <http://webapps.ncua.gov/ins/> to ensure all of your deposits are insured. National Credit Union Administration is a U.S. Government Agency.



Need Money For School?

Application deadline is 02/06/09

If you need some cash for school make sure you take part in the United Service Credit Union and Iowa Credit Union Foundation's 2009 Family Involvement Board Scholarship. Applicants need to submit a 500 word essay on the following topic: "Legislation should soon make certain that financial education be mandatory in Iowa Schools. Taking the stance of pro-financial education, state your case why this legislation is necessary." There are two \$1,000 scholarships up for grabs for nontraditional students. Traditional students will split \$3,750 of scholarships, \$1,500 for first place, \$1,000 for second, \$750 for third and \$500 for fourth. For more information and your application please stop by our office or log on to <http://www.iowacreditunions.com/asp/fib/FIBApp.asp> and print off the application.



Now is the time to BUY, houses are on sale NOW!

Inventories are up, prices are down and rates are low. It's a perfect time to buy a house. Your Credit Union is here to help. Donna, our mortgage officer will walk you through all the options available to ensure you get the mortgage financing that is right for you. If you've been thinking about buying your first house or moving up to something bigger, give us a call today. It's a great time to buy!



UNITED SERVICE CREDIT UNION

1212 Pleasant St, Suite 106
Des Moines, IA 50309
1-800-262-3818
Phone: 515-241-4412
Fax: 515-241-5726

OFFICE HOURS

Mon/Tues/Thurs 9:00 - 4:30
Wed/Fri 7:00 - 4:30

ACCESS

Audio Response
1-800-303-9645

Web Site
www.UnitedServiceCU.org

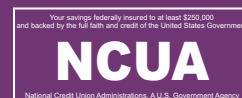
E-Mail
info@UnitedServiceCU.org

**CURRENT RATES
AVAILABLE ONLINE
UNITEDSERVICECU.ORG
OR GIVE US A CALL
515-241-4412**

BOARD OF DIRECTORS

Sandra Allen	Chair
Reylon Meeks	V. Chair
Kathie Nessa	CFO
David Shogren	Secretary
John Poe	Director
Mark Reed	Director
Sheila Murphy	Director
Howard Palmer	Director
Janna Rensch	Director

To contact a director:
1212 Pleasant St. Suite 106
Des Moines, IA 50309



www.UnitedServiceCU.org