

Auto Loans

UP TO 50,000 MILES

UP TO
60
MONTHS



CURRENT RATES AVAILABLE ONLINE OR GIVE US A CALL

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 or start your application online and find out how we can help.

If you have had a consumer loan with us within the last five years chances are that we have a master application on file for you. This reduces processing time by eliminating repetitious paper work. If you're looking for a consumer loan give us a call today.

Home Equity Loans

Great rates available,
you pick the term

60 - 180
Months

Current Rates Available online or give us a call

NEW OFFICE HOURS

MONDAY - FRIDAY
8:00AM - 4:30PM



Take 1/4% off any consumer loan rate with this coupon. Hurry offer expires on 4/30/09.



Valid on new consumer loans only, subject to credit approval.

3,579 Locations Nationwide

You can now access your account at 3,579 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

Once a member, always a member!

Just keep your United Service Account open no matter where life takes you. You'll always have access to United Service Credit Union's great products and services. Plus with our participation in CU Service Centers there are 3,579 locations nation wide.

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!



Earn an extra .25% on any certificate of deposit with this coupon.

Hurry offer expires on 4/30/09.



The Magic of SAVING!

"A penny saved is a penny earned." Benjamin Franklin wrote that - the same guy on the \$100 bill. Whether you're saving pennies or dollars, the trick is to set a goal. When you have a reason to save, you usually do a better job.

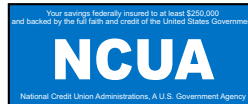
To reach your goal sooner, save at your United Service Credit Union, where your money will grow even more through the power of compounding interest. Better than a magic trick, the interest is real. You'll get paid to save, plus you won't be tempted to spend the money if it's not in your pocket.

During the month of April, we are promoting savings amongst our Kirby accounts, currently paying 3.04% APY. With each new account or deposit into an existing account, your name will be entered into a drawing for \$100. Don't delay, start saving today!

APY = Annual Percentage Yield. Rates are subject to change.

Savings Insured to \$250,000

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.

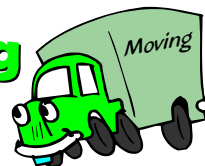


Discount Tickets

Looking for some summer fun? We are selling discounted Adventureland tickets all summer long. Tickets are \$22 each for adult tickets. Tickets are good for the 2009 season.

*Proceeds go to the Credit Union Political Action Committee.

Moving Soon?



Have you recently moved or are you moving this summer? If so, don't forget to let us know your new address and phone number. Just drop us a note with your new address and signature or stop into the office to make the change.

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

Monday - Friday 8:00 - 4:30

ACCESS

Audio Response
1-800-303-9645

Web Site
www.UnitedServiceCU.org

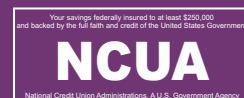
E-Mail
info@UnitedServiceCU.org

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

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