

THE United

October • November • December 2009



Address

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Suite 106
Des Moines, IA 50309
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Office Hours

Mon - Fri • 8:00 - 4:30



Access

Audio Response
1-800-303-9645

Web Site
www.UnitedServiceCU.org

E-Mail
info@UnitedServiceCU.org



*Not the largest,
But the leader . . .*

*Not the biggest,
But the best!*



Join Our "A" Team

Attention all Youth Accounts – want to earn extra money? Save your report cards and for each "A" (or equivalent), we will pay you one dollar, up to five dollars per grading period. All you have to do is match our deposit. Example: 5 "As" on your report card, you deposit \$5.00 and we deposit \$5.00. You get a total of \$10.00 just for getting good grades! Bring in your next report card and get started today. Call for more details.



Mark Your Calendars Today!

Join us in celebrating International Credit Union Day Thursday, October 15 from 10:00 AM till 3:00 PM for refreshments and a free gift to all members in attendance. We are also having a contest during the month of October. Enter the drawing for a chance to WIN a color TV*. How? Refer a coworker, relative or church associate to join United Service Credit Union.

**Restrictions apply. Please contact a CU for complete disclosures.*

Identity Theft

In this day and age we all have to be more careful regarding identity theft. Help us help you by notifying us of address changes as soon as they occur. Leaving a forwarding address can be convenient, but is it the safest way to notify your financial institution?

\$100 Winner!

Thanks to all of our members who called with their account numbers on July 31. Our lucky winner, Angela Vanderkamp, won \$100! Be sure to keep reading your newsletters for further opportunities to win.

Holiday Dollars



Your Christmas Club account funds will be transferred into your share account on November 1, 2009.

Should you find yourself coming up short of cash still, we have a sweet deal for you. On new dollars from November 1 through December 31, 2009, we are offering 5.24% APR with a repayment of 12 months.

Great Gift

Looking for that perfect gift this holiday season? Why not avoid the hassle of crowded stores, long lines and full parking lots. Ask your credit union about VISA gift cards. They make the perfect gift for everyone on your list.



www.UnitedServiceCU.org





Debit Cards – What You Need to Know!

Whether you're across town or across the country, a United Service Credit Union debit card gives you the flexibility to make purchases without writing a check. Present your card to any merchant who accepts Visa, and your purchase will be deducted automatically from your checking account.

Using your debit card is easy. When at a checkout counter, simply ask to pay by Visa credit. When prompted by the terminal press the "Credit" key, not the debit or ATM key. Even though you pressed "Credit," the funds for your purchase will be taken from your Share Draft account. Your signature is required for every transaction, and there is no limit to the number of transactions you can make.

Using your debit card with a PIN number is also available for those times you need cash. But remember, using your debit card with a PIN number limits your dollar amount to \$200.00 per 24 hours period. Using your debit card as a "Credit" purchase, allows you to access all the funds available in your account.

Closed for the Holiday

Columbus Day	10/12/09
Veteran's Day	11/11/09
Thanksgiving Day	11/26/09
Day After Thanksgiving	11/27/09
Christmas Eve Closing @ 1:00	12/24/09
Christmas Day	12/25/09
New Year's Day	1/01/10



Over 3800 Shared Branching Facilities

With Shared Branching, credit unions from all over the country share locations to give members thousands of convenient locations to perform transactions, just as if they were in their home credit union.

Anywhere you see the swirl logo above, you can conduct a range of transactions. To take advantage of this service, when you enter a shared branch you only need to bring:

- Your home credit union's name - United Service Credit Union
- Your account number
- Valid government-issued photo identification, i.e., State Driver's license, US Passport

Go Green!

When you switch from mailed paper statements to online statements, you're protecting:

- Natural resources (paper for statements & envelopes)
- Air (factories that make paper and trucks that deliver mail pollute)
- Time (the several days it takes for mail delivery)
- Your identity (your mailbox and trash are two of the most common sources for identity theft – the majority of identity theft occurs through traditional methods, such as stolen mail or dumpster diving)

It feels good to go green. Plus it can give you a little more green of your own. When you help the credit union reduce expenses, the savings come right back to you in better rates and lower fees.



Current Rates

Available Online
UnitedServicesCU.org

Or Call 515-241-4412



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Reylon Meeks, Chair

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*The Financial Family
of the Future . . .*

