

THE United

Winter 2009

Address

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

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!*

Celebrating Our 55th Anniversary



2010 is the 55th anniversary of the founding of our business. When you think about it, things have changed a lot in 55 years. Minimum wage was \$.75 per hour, a gallon of gas was \$.23 and milk was \$.92 per gallon. One good thing is that United Service Credit Union is still around and thriving after 55 years of hard work and lots of dedication by everyone involved. Most importantly, caring about members who helped us reach this milestone. Please join us February 15, 2010, at 3:00 p.m. in the Conference & Learning Center @ IMMC for our 55th Annual Meeting. Our business meeting will begin at 3:30 PM with names being drawn for prizes following.

We Want to "Thank" Our Members

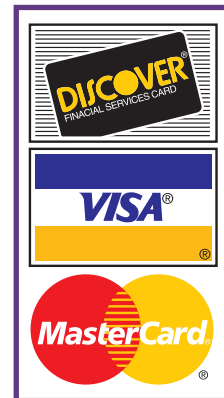
The Board of Directors and Staff wanted to show their appreciation for the last 55 years of loyalty that you have shown United Service Credit Union. In this day-and-age, especially in this economy, what better way than with dollars! On January 1, 2010, we paid a 2.00% apr bonus dividend (above our normal dividend rate) on all basic Share and Kirby accounts. Every little bit helps and we hope this helps you!



Guard Your Plastic Cards

Follow these few steps to insure the safe and soundness of your credit card portfolio:

- Limit your cards – only carry on you the cards you will need at that time.
- Leave extra cards in a safe place.
- Sign your cards immediately – this makes unauthorized usage harder.
- NEVER divulge your card or account number to anyone – Any vendor the Credit Union uses would never ask for you to divulge that type of information.
- Record your account numbers and store them in a safe place separate from the cards.
- Memorize personal identification numbers (PIN) – make it random, not predictable.
- Examine your account statement thoroughly and report fraudulent transactions immediately.
- When using an ATM, stand so no one else can see you punch in your PIN.
- Be observant – report suspicious behavior to the police.
- Should you ever receive a phone call, email or perhaps something in the mail and your just not sure, please give us a call to verify authenticity. It's better to be safe than sorry!





Current Rates

Available Online
UnitedServicesCU.org

Or Call 515-241-4412



Board of Directors

Reylon Meeks, Chair

David Shogren, V. Chair

Kathie Nessa, CFO

Janna Rensch, Secretary

Sandra Allen, Director

Sheila Murphy, Director

John Poe, Director

Howard Palmer, Director

Mark Reed, Director



*The Financial Family
of the Future . . .*



Credit Union IRAs

For every stage of your life . . .

Starting your career? Start building your retirement plan as well. Saving early helps use the power of compounding earnings.

- Planning as a couple – We can help both you and your spouse start your IRAs.
- Flexibility for a growing family – Your IRA investment can be used for a first-time home purchase or qualified education expense.
- Securing your retirement – If you're nearing retirement, or even if you're already retired, you should consider a safe, secure credit union IRA.

No matter what stage of life you're in, we can help you compare your IRA options and answer all of your questions. For more information, please call 515-241-4412 and ask to speak to an IRA specialist.

Make a Fast Break for the Fast Branch

Coming soon to Methodist West Hospital -

Tired of spending your lunch break in the teller line? Make a fast break for the new Fast Branch full-service kiosk.

United Service Credit Union is excited to bring you the latest in ATM technology – the Fast Branch. This convenient, do-it-yourself teller gives our members one more option to conducting a transaction inside the branch.

Just look at some of the transactions you can complete at a Fast Branch kiosk:

- Deposits
- Withdrawals
- Transfers
- Loan Payments
- And MORE!

Our new Fast Branch also utilizes envelope-free deposit technology, saving you the hassle of finding an envelope to deposit your funds.

Our Fast Branch kiosk will be located in Methodist West Hospital. Skip the line and try Fast Branch today!

Congratulations!

At our open house celebrating International Credit Union Day, prizes were won by Paula Sweeney, Kevin Miner, Seth Mars, Brenda Loy, Connie Huxford, Ann Herring, Maxine Group, Candace Breed, Amber Bortner, Ashley Ackelson and Mark Kokstis. Christine Wakefield was the lucky winner of a 32" Sony color TV. Congratulations to all and we thank you for joining us that very special day.



FYI . . .

Over 3900 locations to serve you! Go to our web site, www.unitedservicecu.org and click on the blue swirl to find the location nearest you.

USCU Goes Green

United Service Credit Union would like to go green, but we need your help! 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. Besides the above, when you switch from mailed paper statements to e-statements, you're protecting:

- Natural resources (paper from statements & envelopes)
- Air (factories that make paper, trucks that deliver)
- Time (several days it takes for mail delivery)
- Your identity (your mailbox and trash are two of the most common sources for identity theft)

On the first of each month you will receive an email notification informing you your statement is ready for you to look at.

Please remember though, should you change your email address, be sure and change it in Virtual Branch as well. Call one of our member service representative for more information.