

DOLLAR & SENSE

Winter 2010

A quarterly publication of United Services Federal Credit Union

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USFCU Board of Directors and Staff would like to thank you for your business in the past year and wish you and your family a happy and healthy New Year!

2010 Holiday Closings

The credit union will be closed for:

New Years Day - January 1
Martin Luther King Day - January 18
President's Day - February 15
Memorial Day - May 31
Independence Day - July 5
Labor Day - September 6
Columbus Day - October 11
Veterans Day - November 11
Thanksgiving Day - November 25 & 26
Christmas Eve - December 24
New Years Eve - December 31

Come Join Us at Our 61st Annual Dinner Meeting

When: Tuesday, March 16, 2010

Where: Holiday Inn French Quarter

Dinner: 6:00 p.m.

Meeting: 7:00 p.m.

Cost: \$15.00 per member(s)*

Deadline for reservations is March 10, 2010

*non-member(s) \$25.00 Please see back for Reservation Form.



Skip-A-Payment

Skip ONE month's payment* on each USFCU qualifying loan and choose the month that fits your financial needs!**

It's as easy as 1 - 2 - 3!

1. Print an application from our website for each loan or have us mail one to you.
2. Fill out the application and sign it
3. Mail the form along with the \$25.00 prior to the payment due date
That's it! Now you can use the payment for another purpose including saving it for a rainy day.

*VISA and Home Equity Loans are excluded from this offer

** This offer is subject to certain terms, restrictions and conditions including withdrawal of this offer without notice.

ATTENTION MEMBERS:

Schmidt and Associates, Inc. are conducting our bi-annual account verification audit. Please continue to send all payments, deposits, etc. to the credit union's address. Please see insert for more details on the account verification

Help Our Deployed Service Members Stay In Touch

USFCU is collecting donations for reloadable phone cards for our deployed service men and women. If you would like to help with this cause, you may do so by sending a check or money order made payable to USFCU PHONE CARDS.

Mail To: United Services FCU
 Attn: Phone Cards
 1716 Spielbusch Ave., Rm 405
 Toledo, Ohio 43604

Our Goal is to purchase 50 \$10.00 cards by March 31, 2010. Help our service men and women keep in touch with their families and friends.


Turbo Tax 2009 Now Available

Turbo Tax 2009 is now available on our Virtual Branch Home page. By using your VISA Check Card or VISA Credit Card, there are no worries or penalties on whether your payment was received on time.

Attn: Parents and Grandparents




Open "MY FIRST USFCU ACCOUNT" for your child under 5 years of age and USFCU will deposit the initial \$5.00 into their account. During the child's birthday month, USFCU will match a \$5.00 deposit each year until they reach age 5. Contact the Credit Union for more details. Certain restrictions apply.

Changes to Regulation CC (Funds Availability Disclosure) - Beginning January 2010, the longest standard delay for local checks will be the 2-day availability period. Longer delays may apply for exceptions. If you have further questions, contact our office.



UNITED SERVICES
FEDERAL CREDIT UNION

1716 Spielbusch, Room 405 Toledo, Ohio 43604 VIRTUAL BRANCH WWW.USFCU.COM Audio Response Number (800) 598-8983	Phone: (419) 241-2163 Toll Free: (877) 441-2163 Fax: (419) 241-9033 E-mail: email@usfcu.com Office Hours 8:00am - 4:30pm Mon. - Fri.
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Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA
 National Credit Union Administration, a U.S. Government Agency

USFCU Fee Schedule

SHARE DRAFT ACCOUNT FEES:

NSF fee	\$25.00 per item
Returned Item fee.....	\$25.00 per item
Stop Payment fee.....	\$25.00 per item
Share Draft Printing fee	Prices vary
Copy of Cancelled Share Draft fee*	\$ 5.00 per item
Check cashing fee-Non Member	\$ 5.00 per item
Reopen Checking Account	\$25.00

*No charge if obtained through USFCU Virtual Branch

OTHER SERVICE FEES:

Inactive Account fee.....	\$25.00/quarter, after 24 months
Close Primary Account within 12 Months of opening fee	\$ 5.00 per account

Address Location fee	\$ 5.00 per occurrence
Account Reconciliation fee.....	\$25.00 per request
Account Research fee	\$20.00 per hour
Statement Copy fee	\$ 3.00 per statement
Deposited Item Return fee	\$25.00 per item
Incoming Wire Transfer fee.....	\$ 5.00 per transfer
Outgoing Wire Transfer fee.....	\$20.00 per transfer
Money Order fee.....	\$.75 each
Legal Process fee.....	\$25.00 per request
Account History fee*.....	\$ 1.00 per page
Third Party Official Credit Union Check fee	\$ 3.00 per check
Research involving Third Party.....	Cost, as charged by 3rd party
Copy of Cancelled Official Credit Union Check fee	\$ 5.00 per check
Copy of Cancelled Personal Money Order.....	\$ 5.00 per money order
Miscellaneous Copy fee	\$ 1.00 per item

*Audio Response and USFCU Virtual Branch excluded

ELECTRONIC FUNDS TRANSFER FEES: (including VISA Check Card)

ATM Withdrawal fee	\$1.00 each*
Check Card POS (PIN)	\$1.00 each*
Balance Inquiry fee.....	\$0.25 each*
*AFTER Four (4) transactions per month	
Check Card inactive fee	\$10.00 /year, after 12 months
Replacement Check Card fee	\$10.00 per card
Additional PIN mailer	\$3.00 per request
EFT NSF fee	\$25.00 per item
EFT Stop Payment fee	\$25.00 per request/item

BILL PAY FEES: (Enrolled Share Draft Accounts Only)

\$5.95 per month (automatically deducted on the 1st of each month)
• \$50.00 per research request/item
• \$50.00 per stop payment request/item

The fees and services are subject to change. If you have questions or require current rate or fee information on your accounts, please call the credit union. Fees are effective 03/01/10

USFCU will no longer offer online loan applications based on low volume of participation. When applying for a loan, please contact the credit union.

Mission Statement

United Services Federal Credit Union is a member owned financial cooperative. Its objective is to provide the best possible services while maintaining the financial strength of the credit union.

USFCU ANNUAL MEETING RESERVATION FORM

I would like to attend the dinner meeting on Tuesday, March 16, 2010

Number of tickets:

_____ Member(s) (\$15.00 ea.) _____ Non-member(s) (\$25.00 ea.)

Please deduct \$ _____ from my Savings # _____ Checking # _____ Check enclosed

Member's Name _____

Non-Member's Name _____

Return this form by Wednesday, March 10, 2010 to: USFCU, 1716 Spielbusch Ave., Rm 405, Toledo, Ohio 43604 or fax to 419-241-9033