

UIECU Loan Rates

New 2009 Vehicles APR**

Less than 10,000 miles as low as **4.99%**

Used Vehicles

2003-2009 as low as **5.24%**

2002 & older as low as **8.24%**

Auto Tax Advantage as low as **4.99%**

Personal Loan as low as **11.75%**

5 Year Fixed Rate Home Equity Loans

80% Loan to value **6.25%**

10 Year Fixed Rate Home Equity Loans

80% Loan to value **6.75%**

15 Year Fixed Rate Home Equity Loans

80% Loan to value **7.25%**

First Mortgages

Call or visit www.uiecu.org for rates.

Share Account Rates

	APY*	Rate
Share Savings	0.55%	0.55%
Eco-Checking	0.40%	0.40%
Illini Advantage Checking	0.30%	0.30%
Illini Advantage PLUS Checking	0.40%	0.40%
Members Money Market \$0 - \$9,999.99	0.30%	0.30%
\$10,000 and up	2.00%	1.99%
Illini Draft Money Market \$0 - \$2,499.99	0.30%	0.30%
\$2,500 - \$24,999.99	1.00%	1.00%
\$25,000 and up	2.25%	2.23%
IRA Shares	0.76%	0.75%
Christmas Club	0.60%	0.60%
Vacation Club	0.55%	0.55%

Certificate Rates

Silver Share Certificates	APY*	Rate
90 Days \$1,000 min.	2.00%	1.98%
6 Months \$1,000 min.	2.15%	2.13%
1 Year \$500 min.	2.35%	2.33%
2 Year \$500 min.	2.75%	2.72%
3 Year \$500 min.	3.00%	2.96%
4 Year \$500 min.	3.25%	3.21%
5 Year \$500 min.	3.50%	3.45%

IRA Certificates - Traditional or Roth

1 Year \$1,000 min.	2.35%	2.33%
2 Year \$1,000 min.	2.75%	2.72%
3 Year \$1,000 min.	3.00%	2.96%
4 Year \$1,000 min.	3.25%	3.21%
5 Year \$1,000 min.	3.50%	3.45%

Contact a CU employee for information on applicable fees and terms. All rates subject to change.

*Annual Percentage Yield

**Annual Percentage Rate



Holiday Schedule

Memorial Day

May 25, 2009

Independence Day

July 4, 2009

MEMBERS Financial Services

Our Thanks... The U of I Employees Credit Union would like to thank Jane A. Brockway, CRPC®, Financial Advisor, for her continued dedication and service to the MEMBERS Financial Services®* program and to the credit union as a whole. Under Jane's direction, the credit union portfolio has grown to close to \$33 million under management.

Jane has continually gone above and beyond the expectations of her peers and co-workers. In recognition of her superior performance, value, and overall contribution to the financial services industry, Jane was recently honored as a Woman of Distinction through CUNA Brokerage Services, Inc. This is the second year in a row that Jane has been honored with this award.

UIECU recognizes the superior quality and character that Jane possesses and would like to formally thank her and her support staff for all that they have done to develop the program into the success that it is today.

Jane Brockway, CRPC®



Call or email.

Call Jane Brockway, CRPC®, at 217-278-7768 to set up your complementary retirement analysis today.

MEMBERS Financial Services
U of I Employees Credit Union
2201 South First Street
Champaign, IL 61820

Jane Brockway, CRPC®
Financial Advisor
217-278-7768 • 877-678-4328
memfs@uiecu.org

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (800) 369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. CRPC® is a registered service mark of the College of Financial Planning®. FR030910-F706

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Telephone Directory

217-278-7700
Toll-Free 877-678-4328
Touch Tone Teller
217-244-2131/800-821-7574
Anytime Loan 800-353-6666
Fax 217-244-5789



Mailing Address

P.O. Box 500
Champaign, IL 61824-0500
www.uiecu.org

First Street Branch

2201 South First Street
Champaign

LOBBY

Monday - Friday
9:00 AM - 5:30 PM

DRIVE-UP TELLERS

Monday - Friday
7:00 AM - 7:00 PM
Saturday
9:00 AM - 3:00 PM

Illini Union Branch

1401 West Green Street
Urbana

LOBBY

Monday - Friday
9:00 AM - 5:00 PM

Five Points Branch

206 East University Avenue
Urbana

LOBBY

Monday - Friday
9:00 AM - 5:30 PM
Saturday
9:00 AM - Noon

DRIVE-UP TELLERS

Monday - Friday
7:00 AM - 7:00 PM
Saturday
7:00 AM - 5:00 PM

601 Branch

3301 North Boardwalk Drive
Champaign

LOBBY

Monday - Friday
9:00 AM - 5:00 PM

You're Invited to an Educational Seminar

Financial Reality Check: Tough Times, Tough Choices

Answer lingering financial questions brought on by the current economic situation during this one-night-only seminar presented by Mr. Hendrix Niemann, Wealth Management Specialist for CUNA Mutual Group.

Join us and gain solid, practical, actionable information about the current financial climate and the steps you can take right now to protect yourself and your family.

April 23, 2009 at 6:30 pm
I Hotel & Conference Center

1900 South First Street • Champaign, IL 61820

Call 217-278-7768 today to reserve your space.
Feel free to bring a guest, space is limited.

*Representative is not a tax advisor or an attorney. For more information about your specific tax situation, consult a tax professional. For legal questions, consult an attorney. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. *CRPC® is a registered service mark of the College of Financial Planning. FR020920-DBF7

Hendrix Niemann



Hosted by: Jane Brockway, CRPC®, Financial Advisor

MEMBERS Financial Services located at the U of I Employees Credit Union

Refer A Friend Today!

Share the UIECU difference with your friends and family.
Open an account today at www.uiecu.org.

Almost anyone can become a member and take advantage of all the great benefits the credit union has to offer. Eligibility includes anyone who:

- Lives or works in Champaign County
- Works for the University of Illinois
- Is a relative of an existing member

Let your friends and family know why we're different, it's a switch they'll be glad they made!



Shred Event Saturday, April 25

Bring up to five boxes of old documents you no longer need and we'll shred them for you while you watch, for FREE!

Five Points Branch

206 East University Avenue, Urbana

Time: 9am - Noon

First Street Branch

2201 South First Street, Champaign

Time: 12:30pm - 3pm

Inside This Issue:

- Introducing: Pre-Paid Debit Cards
- Home Equity Line of Credit
- Money Markets
- Updated Touch Tone Teller
- Eco-Checking
- Is It Time for a Financial Check-Up?
- Member Privacy Notice



INTRODUCING:

Pre-Paid Debit Cards



Now you can control your spending and still enjoy all the convenience of a debit card.

Our pre-paid debit card helps you manage your money because it's pre-funded. That means you can only spend the amount that's on the card. Plus, with online access, you can track your spending just by logging on.

To apply for your pre-paid debit card or to find out more, stop by any branch, visit us online at www.uiecu.org, or call us at 217-278-7700.*

*\$5.00 purchase fee. Other restrictions and fees may apply.

Crisp New Look, Same Great Convenience!

With the Cash & Check Card, you can purchase goods and services without the hassle of writing a check. The Cash & Check Card automatically withdraws the amount of the purchase from your checking account. Use like a check for purchases everywhere VISA debit cards are accepted.

*\$5.00 annual fee. No annual fee for Eco-Checking, Illini Advantage PLUS, or Campus Checking accountholders. Other restrictions and fees may apply.

Home Equity Line of Credit:

Get What You Need For Less!

Whether you need a little extra cash for home repairs, college tuition, or debt consolidation – the UIECU Home Equity Line of Credit could be just the right fit at a great rate!

Apply for a Home Equity Line of Credit and you could qualify for a fixed APR through December 31, 2010 of 3.75%* on lines of credit \$75,000 and greater or 4.00%* on lines of credit less than \$75,000!

So get what you need tomorrow, for a great rate today. To apply for a Home Equity Line of Credit, call 800-353-6666 or apply online at www.uiecu.org.

*APR=Annual Percentage Rate. Introductory rate offer valid for a limited time. Home Equity Line of Credit APR fixed at 3.75% on credit lines of \$75,000 or greater and 4.00% on credit lines less than \$75,000 until 12/31/2010. The rate will then convert to a variable rate of Prime + 0% for 80% or less Loan to Value (LTV) or Prime + 2% APR for 81%-90% LTV, or Prime + 3% APR for 91% or greater LTV. Rates are subject to adjust monthly. Maximum APR is 18.00%. Minimum APR is Prime Rate. \$10,000 minimum Line of Credit. The maximum Line of Credit is \$150,000. Closing costs are waived – however, if the member closes the home equity within two years, they must reimburse UIECU for all fees involved with opening the home equity. Fees may range from \$133 to \$400. No annual fee. Offers not valid on existing UIECU loans. Disclosure information is accurate and effective as of 3/1/2009 and is subject to change. To inquire about changes in these disclosures, call toll free 877-678-4328. Other restrictions may apply. Subject to credit approval. All terms and conditions of this offer are subject to change at any time without notice. Additional terms and conditions may apply.



Home Equity Line of Credit Rates as low as

3.75% FIXED APR

MONEY MARKETS

LOW RISK, HIGH RETURN

Earn a higher interest rate on your savings without taking a greater risk when you save with our Money Market Accounts.

Maintain access to funds, and feel secure with knowing that your funds are backed by the full faith of the U.S. Government just like any of your other deposits at the credit union.

You don't have to live a financially risky life to reap rewards at the U of I Employees Credit Union. Open your account today at www.uiecu.org or call us at 217-278-7700 to find out more.

*APY= Annual Percentage Yield. 2.00% APY return refers to Members Money Market Account. Balances of \$0-\$9,999 carry a .30% APY; balances of \$10,000 and above carry a 2.00% APY. All APYs listed are accurate as of 3/16/09. APY rates are variable and subject to change at any time. \$10,000 minimum balance required to avoid monthly service fee. Fees could reduce account earnings. Withdrawal limits apply. Terms and conditions of this offer are subject to change at any time. Other restrictions may apply.



Eco-Checking: Make A World of Difference

Enjoy the convenience of I-Branch Home Banking while minimizing your environmental impact when you open an Eco-Checking account* at UIECU.

Break-FREE from Paper!

- FREE Online Bill Payment • FREE unlimited Point-of-Sale transactions
- FREE e-Statements • Earn monthly dividends

Open an account today at any branch, online at www.uiecu.org, or call us at 217-278-7700.

*Eco-Checking requires a \$300 minimum daily balance to avoid an \$8 monthly service fee. Starting and maintaining e-Statements are requirements of the Eco-Checking account; otherwise a \$3 monthly statement processing fee applies. Other restrictions and fees may apply.



Did You Know?

The U of I Employees Credit Union is Safe, Strong, and Secure.

The National Credit Union Administration (NCUA) currently insures member accounts up to \$250,000 per member and an additional \$250,000 per member for Individual Retirement Account monies. If you have questions about the insurance coverage protecting your accounts, please let us know.

Additionally, the credit union has again received a Five Star Rating from BauerFinancial, Inc., their highest rating. UIECU has been recommended by BauerFinancial for 69 consecutive quarters. Learn more at www.bauerfinancial.com.

As a member-owned cooperative, we want you to know that your funds at the credit union are safe and secure.

Is It Time for a Financial Check-Up?

Financial fitness is more than having a savings account or being debt free - it's an overall concept that ranges from knowing how much income you need to achieve your goals, to how much money you will need to retire comfortably. That's why UIECU has partnered with the BALANCE Financial Fitness Program. The experts at BALANCE can help you identify the places in your financial "body" that need the most attention and prescribe just what you need to become - and remain - financially robust.



Check your money management vital signs by asking yourself the following questions:

- Are your goals current? Are you meeting them at the rate you would like?
- Are you setting money aside for emergencies?
- Do you have a positive net worth?
- Are your spending habits what you want them to be?
- Have you seen your credit report lately? Ever?

If you answered "No" to any of these questions, you may benefit from a financial check-up. Call BALANCE today! Call toll-free at 888-456-2227, or visit www.uiecu.org for more information.

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Member Privacy Notice

Members' confidentiality and security of financial information is a priority at UIECU. We have always taken these responsibilities very seriously. This member data privacy notice is provided in accordance with the compliance requirements set forth by the Gramm-Leach-Bliley Act of 1999.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We restrict access to nonpublic personal information about you to those employees and officials who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies and practices as described in this notice.

Creating Lasting Relationships



Safe, Strong & Secure

Noteworthy News