

Update

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GET YOUR TICKETS!

Introducing: The UIECU Game Ticket and your chance to win a \$100 VISA Gift Card!*

Now, for a limited time, when you refer new members to the credit union with our Game Tickets *you and your friend* will be entered into a monthly drawing for a \$100 VISA Gift Card.

Game Tickets available at www.uiecu.org.

The more you play, the better your chances of winning! So let your friends and family know *it's great to be a member!*

* No purchase necessary. Odds of winning determined by number of eligible entries received. Members 18 years of age and older in good standing with UIECU are eligible to enter and win. Existing members can refer as many new members as they like. Referred members must not have any prior relationship with UIECU. Potential/referred member must be eligible for membership, must sign-up for a membership, and open a share savings account. A \$5.00 minimum balance and deposit is required at opening of share savings account. UIECU staff and board members are not eligible for prize winnings. One (1) drawing each month will be awarded to one (1) referring (existing member) and connected referred (new member) by random drawing. All prize winnings will be in the form of a \$100 VISA Gift Card. Winners will be notified by telephone, mail, or email. This drawing is subject to change and may be withdrawn at anytime. Other restrictions may apply. Contact a credit union employee for more details. Promotion period 6/11/09-12/31/09.

FREE SHRED EVENT

Saturday, August 29

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

Date: Saturday, August 29, 2009

Time: 9 am — Noon

Location: First Street Branch
2201 South First Street, Champaign

Prime Credit Line:



Credit When You Need It

We've made borrowing easy with our Prime Credit Line of Credit. Apply today, and enjoy 24/7 access to the funds you need when you need them. Never miss out on a great buy again!

- *Credit lines from \$5,000 to \$40,000*
- *24/7 access with I-Branch Home Banking*
- *Super low, variable rate, currently 7.00% APR**

Have the money to get what you want, when you want it. **Apply today at www.uiecu.org!**

*APR=Annual Percentage Rate. No application fee. No annual fee. No interest is charged until the funds are used. All loans subject to credit approval. Minimum credit score of 700 and a minimum gross monthly income of \$2,500 required. Variable APR set at Prime plus 1% with a floor of 7.00%. Other restrictions may apply.

Eco-Checking

Enjoy the convenience of I-Branch Home Banking while minimizing your environmental impact with the Eco-Checking account*.

- ☑ *FREE online Bill Payment*
- ☑ *FREE unlimited Point-of-Sale transactions*
- ☑ *FREE e-Statements*
- ☑ *Earn monthly dividends*

Open an account today at any branch or online at www.uiecu.org.

*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.

Great Rates On Auto Loans!

You'll understand why we're the #1 auto lender in Champaign County when you take advantage of our affordable rates. With rates as low as 4.49% APR* for new auto loans, you'll be glad you came to us!



Stop by any branch or call us at 217-278-7700 to find out more. Apply at www.uiecu.org and finance your new or used vehicle today!

*APR=Annual Percentage Rate. Rates reflected here indicate the lowest rate available at UIECU for the product listed as of 7/2/09. Rates vary based on individual credit history, loan term, and applicable discounts. All loans subject to credit approval. Other restrictions and fees may apply.

Your Unique Financial Journey

A Message From the MEMBERS Financial Services Program



Jane Brockway, CRPC®

Just as your lifestyle and goals are different from other people, so are your financial needs. Do the following financial issues weigh on your mind?

- *What should I do with my 401(k) or pension?*
- *Will I have enough income in retirement?*
- *How will I pay for my child's education?*
- *What would happen to my family if I died?*

Whatever your situation, the MEMBERS Financial Services Program located at the U of I Employees Credit Union has one objective: to help you reach your financial goals.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact Jane Brockway, CRPC®, today at 217-278-7768 for a no-cost, no-obligation appointment.

Get your financial check-up, call today!

Retirement, Insurance, and Investment Services for Life.



Located
At



*Representative is not a tax advisor. For information regarding your specific tax situation, please consult a tax professional. 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®. FR070909-A0E6

Handling Cash Flow Changes

Cash flow changes can be expected as we journey through life's different stages and challenges. Facing the cash flow change early, with professional advice, is the best way to weather any financial storm.



Cash flow changes, whether due to the cost of fuel, reduced income, or a life change such as marriage or divorce, affect us all. These changes can be stressful because they make us feel out of control.

Assess the situation and take control, examine your income, assets, expenses, and debt. Our financial fitness partner, BALANCE, can help you design a budget with an action plan that will help guide you through cash flow changes. Counseling is free as a benefit of membership in the credit union. Call BALANCE at 888-456-2227 or visit them on the web at www.uiecu.org.

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Rates

Loan Rates

APR*

Vehicles

New- 2009-	As low as	4.49%
Used-2003-'09-	As low as	4.74%
2002 & older-	As low as	7.74%

For terms and rates of vehicles in excess of \$15,000, call for more information.

Home Equity Loans:

5 Year Fixed Rate-	As low as	6.25%
10 Year Fixed Rate-	As low as	6.75%
15 Year Fixed Rate-	As low as	7.25%

Mortgages- Call for current rates or check online at www.uiecu.org.

Loan Discounts: Where applicable, there is a .25% discount for Illini Advantage PLUS Checking Members and a .25% discount for payroll deduction or other pre-authorized transfer on loans other than real estate, VISA, and credit lines.

Silver Share Certificate Rates

APY*

90 Day*	1.50%
6 Month*	1.75%
1 Year*	2.00%
2 Year*	2.25%
3 Year*	2.50%
4 Year*	3.00%
5 Year*	3.25%

*\$1,000 Minimum *\$ 500 Minimum

Select from Traditional, Roth or Coverdell Education IRA Certificates, available in 1 - 5 year terms, with a \$1,000 minimum or \$500 min. for Coverdell ESAs. Please call for current IRA rates.

*Annual Percentage Rate. *Annual Percentage Yield Rates as of 7/17/09. All rates subject to change.

217-278-7700

877-678-4328 toll free

www.uiecu.org



Join Us In Urbana!



UIECU is a proud sponsor of the 34th Annual Urbana Sweetcorn Festival.

August 28-29 in Downtown Urbana

Sweetcorn • Prizes • Fun