

# Update

U of I Employees  
CREDIT UNION  
www.uiecu.org  
217-278-7700

Monthly News for Members

June 2008

## In This Issue:

Game Ticket Drawing

Stimulus Suggestions

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Expanded Hours

## Summer Shred Event

Saturday, June 28, 2008

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, June 28, 2008

**Time:** 9 am — Noon

**Location:** Five Points Branch  
206 East University Avenue, Urbana

## JOINING IS EASY!

Share the UIECU difference with your friends and family. **Apply online at [www.uiecu.org](http://www.uiecu.org).**

Almost anyone can become a member and take advantage of all the great benefits the credit union has to offer. Join today if you:

- Live or work in Champaign County
- Work for the University of Illinois
- Are 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!

Join today, at [www.uiecu.org](http://www.uiecu.org)!

## Holiday Closings

Independence Day – July 4, 2008

## Get Your Friends In On The Game At UIECU

*Enter for a Chance to Win \$100*



When you recognize a good thing, you spread the word. At the U of I Employees Credit Union, nothing pleases us more than to receive your vote of confidence in the form of a personal referral to join our family.

Now, for a limited time, when you refer a new member to the credit union you will be entered into a drawing for a **\$100 VISA Gift Card**. The more new members you refer, the more entries you get in the drawing and the more chances you have to win!

To participate in the "Game Ticket" drawing:

- Print your name, address, and phone number on the referral form (the "Game Ticket"). Give the ticket to a family member, friend or co-worker and recommend UIECU membership. (Forms are available at your branch or online at [www.uiecu.org](http://www.uiecu.org).)
- When your friend becomes a member and presents the referral game ticket, we'll automatically enter your name into the drawing for a \$100 VISA Gift Card. But wait, the referred person's game ticket that is pulled wins, too. You *each* receive a **\$100 VISA Gift Card!**

So get in on the game! Refer a friend – *refer 10 friends* – and remember: it's **good** to be a member! The Game Ticket Referral Promotion is only running from June 1 through September 30, 2008, so get your tickets now! Go online to [www.uiecu.org](http://www.uiecu.org) for more details.

\* 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. An early closure fee will be accessed if the membership share account is closed within 90 days of opening. 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. Contact a credit union employee for more details.

## Stimulus Payments Are Coming...

### Put Yours To Work!

Don't let this great opportunity for financial growth pass you by! Here are a few ideas on how to use your stimulus payments for more than extra spending money:

**Save or invest!** Open a savings account or invest to meet your savings goals. Investing may not sound like the most glamorous option but it could be the most fiscally responsible for your situation.

**Reduce debt!** You can never go wrong with paying debt early. Make a dent in your payments now and you can help free up extra money for more important things or unexpected expenses.

**Home Down Payment!** Dreaming of your own home? Start planning for the costs by saving up for your down payment or closing costs with a UIECU Home Buyers Certificate\*.

\*Some restrictions may apply. Minimum addition of \$250 per transaction. \$20,000 maximum dollar amount for Home Buyers Certificate. Maximum of one (1) Home Buyers Certificate per member. Early withdrawal penalties apply unless 75% of balance is used for the down payment and/or closing costs in conjunction with a UIECU mortgage loan.



## Need A Change In Your Life? Your Home Can Help!

Whether you're longing to add-on a deck, get a pool for the kids, or maybe you just want to get your head above the sea of debt – a home equity loan can help.

Using the available equity in your home, you can borrow funds for home improvements, vacations, debt consolidation or any purpose. Best of all, the interest on these loans may even be tax deductible – consult a tax advisor to find out more.

Apply today at [www.uiecu.org](http://www.uiecu.org) or call Anytime Loan at 800-353-6666.

## Rates

### Loan Rates

APR\*

#### Vehicles

New- 2008-'09- As low as	4.49%
Used-2002-'08- As low as	4.49%
2001 & older-As low as	7.74%

For terms and rates of vehicles in excess of \$20,000, 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](http://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*	2.00%
6 Month*	2.30%
1 Year*	2.55%
2 Year*	3.00%
3 Year*	3.25%
4 Year*	3.55%
5 Year*	3.75%

\*\$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. Rates are identical to Silver Share Certificate Rates of the same term.

\*Annual Percentage Rate. \*Annual Percentage Yield Rates as of 5/22/08. All rates subject to change.

**217-278-7700**

**877-678-4328 toll free**

**[www.uiecu.org](http://www.uiecu.org)**



## Thursday Lobby Hours Expanded

To better serve our members, we are changing our lobby hours at all of our locations effective **June 1, 2008**. We will now be open at 9 am on Thursdays.

### First Street Branch

2201 South First Street, Champaign

**Lobby:** Mon. - Fri., 9 am - 5: 30 pm

**Drive-up:** Mon. - Fri., 7 am - 7 pm  
Sat., 9 am - 3 pm

### Five Points Branch

206 East University Avenue, Urbana

**Lobby:** Mon. - Fri., 9 am - 5: 30 pm  
Sat., 9am - Noon

**Drive-up:** Mon. - Fri., 7 am - 7 pm  
Sat., 7 am - 5 pm

### Illini Union Branch

1401 West Green Street, Urbana

**Lobby:** Mon. - Fri., 9 am - 5 pm