

Update

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Too Much Financial Pressure?

*Consolidate Your Debt
With a Home Equity Line
of Credit from UIECU!*



Using the available equity in your home, you can borrow funds from UIECU for:

- Debt Consolidation
- Home Improvements
- Auto Purchase
- Vacations

Or for any purpose! Best of all, interest on these loans may be tax deductible- consult your tax advisor.

Home Equity Line of Credit
2.99% APR for the First 6 Months!+
100% Loan to Value Home Equities
Are Available!

OR

Fixed Rate Home Equity Loan
.50% APR Discount!+
Up to 100% Loan to Value

Limited Time Offers* with No Annual Fee* and No Closing Costs*!

Now through August 30, 2008

Apply today at www.uiecu.org or call Anytime Loan at 800-353-6666!

*Limited Time Offer. APR = Annual Percentage Rate. The first six months of the loan will be calculated at 2.99% APR then convert to a variable rate of Prime + 0% APR for 80% Loan to Value (LTV) or Prime + 2% APR for 90% LTV, Prime + 3% for 100% LTV, subject to change quarterly. Maximum APR is 18.00%, minimum APR is Prime Rate. Introductory rate offer expires August 30, 2008.

+Closing costs are waived, however if the member closes the line within two years they must reimburse UIECU for all fees involved with opening the line. 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 January 1, 2008 and is subject to change. To inquire about changes in these disclosures, call toll free 877-678-4328.

Holiday Closings

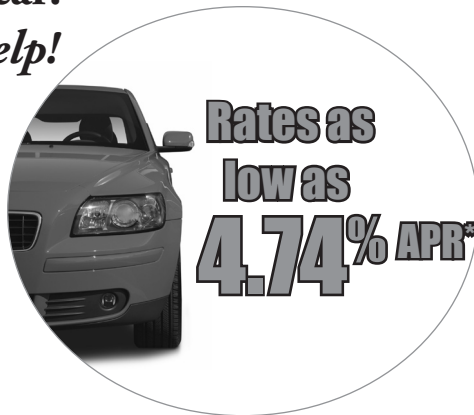
Memorial Day – May 26, 2008

Go Green! Go e-Statement!

Help the environment with UIECU's e-Statement service. UIECU's e-Statements replace your paper statement, it's faster than waiting for the mail, and it's available FREE to all members. Each month, we'll send you an e-mail that your statement is ready to be viewed. Sign up online at www.uiecu.org or at any branch.

Ready to buy a new car? UIECU is ready to help!

We are continually looking for ways to simplify your life. You need a loan for a car, we're ready to serve you, 24 hours-a-day, 7 days-a-week online at www.uiecu.org.



At UIECU we offer you:

- One of the quickest approval processes around. If you don't get an immediate answer, we'll contact you within one business day after your application has been submitted.
- Simplified shopping. If you'd like, we can pre-approve your auto loan before you make a final purchase decision. Know what you can afford before you make an offer.
- Convenient financing options are available right at many local car dealerships.
- Repayment options designed to fit your budget.
- Convenient ways to make your payments - automatic payment options, by mail, at our offices, or I-Branch Home Banking.
- Illini Advantage PLUS checking account holders get an additional 1/4% discount.

Any way you look at it, the best deals are always made at your credit union. Apply today at www.uiecu.org or call Anytime Loan at 1-800-353-6666.

*APR = Annual Percentage Rate. All loans subject to credit approval. Rates vary based on individual credit history, loan term, and applicable discounts. Other restrictions may apply. Please contact a Member Service Representative for more details.

Identity Theft 911™

FREE to you from UIECU

At the credit union, we recognize that identity theft is a real risk, with potentially serious consequences for your finances and your good name. In response, UIECU has retained Identity Theft 911 to bring members identity theft education, defense, and a victim resolution program, providing valuable protection to members and their family members. This service is FREE to every member and to their family members living at home, (includes spouses and children- age 22 and under). To stay updated on all the latest information go to: www.uiecu-identitytheft911.org.

If you think you are an identity theft victim:

Call the credit union at 217-278-7700 or 877-678-4328.

Rates

Loan Rates

APR*

Vehicles

New- 2008-'09- As low as	4.74%
Used-2002-'08- As low as	4.99%
2001 & older-As low as	8.24%

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

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*	2.50%
6 Month*	2.75%
1 Year*	3.00%
2 Year*	3.25%
3 Year*	3.35%
5 Year*	3.75%

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

Select from Traditional, Roth or Coverdell Education IRA Certificates, available in 1, 2, 3, & 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 4/22/08. All rates subject to change.

217-278-7700

877-678-4328 toll free

www.uiecu.org



Helpful Tips

Before making your next big purchase-be it a car, a home or a college education - consult our library of consumer tips. Select Home & Family Finance Resource Center located at www.uiecu.org. Go to: **Info Desk/Partner Links/ Home & Family Finance.**

