

Update

Employees
of **UICREDIT UNION**
www.uiecu.org
217-278-7700

Monthly News for Members

September 2008

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JOINING IS EASY!

Share the UIECU difference with your friends and family. **Apply online at 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!

Holiday Closings

Columbus Day – October 13, 2008

WIN Your Purchase!

Win **BIG** with your
Cash & Check Card



From now until November 30, 2008, each time you use your Cash & Check Card for a purchase, either signature or PIN based you'll be entered to win.*

One member will win the value of their day's purchases on the date selected, up to \$500. The more you use your Cash & Check Card for purchases, the better your chances to win!

Use your Cash & Check Card anywhere
VISA debit cards are accepted:

- restaurants
- gas stations
- grocery stores
- retailers

The more you spend, the more you could win!

* NO PURCHASE NECESSARY. The prize winner will win the value of their purchases posted on the date selected. Date and winning member will be selected at random. The maximum purchase reimbursement will be \$500.00. The minimum purchase reimbursement will be \$50.00. Odds of winning will depend on the number of eligible entries received. Winner must be in good standing with UIECU. Employees of the credit union, board members, and their family members are not eligible. Other restrictions may apply. This drawing is subject to change and may be withdrawn at any time. Call 217-278-7700 or visit www.uiecu.org for more details. Promotional Period 09/01/2008 through 11/30/2008.

FREE Home Buyers Seminar

Buying a home can be an intimidating experience.

Knowing what to expect before you start the process will give you the confidence and knowledge you need to give you the edge in the home buying process.

Avoid the mistakes and pitfalls of buying a home by attending our Home Buyers Seminar:

Sign up for the seminar by October 14 , at mortgage@uiecu.org or call 217-278-7700.	Topic: Home Buyers Seminar
	Location: I Hotel and Conference Center 1900 South First Street Champaign
	Date: October 21, 2008
	Time: 7 - 9 pm

The best advice comes from the experts, and UIECU is ready to help!

Retirement Income Seminar

September 25, 2008 • 7 pm

There's a big difference between not working and not worrying. But for millions of Americans, the *worrying* begins after the *working* ends. A "hit-or-miss" plan for generating retirement income may prevent you from enjoying the stress-free retirement journey you've worked so hard for. Don't let this happen to you. Learn answers to your retirement income planning questions now.



Jane Brockway, CRPC®

Attend a no-cost, no-obligation Retirement Income Seminar on September 25, 2008, at 7 pm at the Five Points Branch in Urbana.

This seminar will concentrate on the strategies and planning necessary to make your retirement successful. We'll address the many issues affecting retirees such as:

- How do I get the most from my pension and Social Security?
- How should I invest to generate income during my retirement?
- How can I make sure that I can meet my health care needs?
- What sources of income should I draw upon and when?

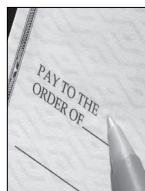
For more information, or to reserve your place, call 217-278-7768.

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 for Financial Planning. 1385-P1786F3 (1107)

You Could Win \$100!

Be entered in a drawing to win **\$100 VISA Gift Card** when you refer new members to the credit union. The more new members you refer, the more chances you have to win!

Promotion ends September 30, 2008. Full disclosure and drawing rules available at www.uiecu.org.



Prime Credit Line of Credit

Borrowing Made Easy

With our convenient Prime Credit Line of Credit, borrowing has never been so easy.

- Credit lines from \$5,000 to \$40,000
- 24 hours/7 days a week access with I-Branch Home Banking
- Super low, variable APR* at Prime plus 1%

With easy access and rates like this, borrowing can't get any easier!

*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. Other restrictions may apply.

Rates

Loan Rates

APR*

Vehicles

New- 2008-'09- As low as	4.49%
Used-2002-'08- As low as	4.74%
2001 & 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*	2.19%
6 Month*	2.35%
1 Year*	3.00%
2 Year*	3.25%
3 Year*	4.05%
4 Year*	4.10%
5 Year*	4.15%

*\$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 8/22/08. All rates subject to change.

217-278-7700

877-678-4328 toll free

www.uiecu.org



Shred Event

Saturday, October 25, 2008

Bring up to five boxes of documents and we'll shred them while you watch, for free!

Location: Five Points Branch
Urbana

Time: 9am - Noon

Location: First Street Branch
Champaign

Time: 1 pm - 3 pm