

# The United Federal Credit Union

## Winter Newsletter 2012/2013

### *“Your Partner for Life”*

#### *President’s Message*

Dear Members,

I am proud to say that 2012 marked 39 years providing financial services important to our members. I am especially proud of our skilled management and staff at all of our locations who



efficiently deliver our superior products and services each day. Through the efforts of each and every employee and volunteer, The United has again been awarded a Five Star Rating from Bauer Financial: the highest rating indicating that The United is one of the safest in the United States. We remain diligent in our efforts to keep your credit union safe and sound.

We look forward to celebrating our 40th anniversary in 2013. We could not have done this without the loyalty of our members. We will notify you later as our celebration plans develop. We also plan to open a new branch in Star City sometime next year.

The holiday season gives us an opportunity to express our friendship and sincere gratitude for the support of our membership. In this spirit, and with kind thoughts of the business relationship we share, I wish you the best of health and good fortune in 2013.

Best regards,  
Edgar Cosner, CEO

#### **We’ve got you covered with Overdraft Privilege!**

The Credit Union may pay your checks, ATM withdrawals, point of sale transactions, electronic transfers, or telephone transactions drawn against insufficient funds.

Members meeting the eligibility qualify. Contact us at 304-598-5010, extension 1902.

#### *Need Cash for holiday purchases, travel plans or unexpected expenses?*

*Call us about an unsecured loan. You may be able to save money from high credit card rates based on your credit score.*

*Qualified applicants.*

### **The United Federal Credit Union Annual Meeting**

April 24, 2013 @ 10:00 AM

at

Holiday Inn Express  
Glenmark Center  
605 Venture Drive , Morgantown, WV

### **Sign Up for Home Banking/Online Billpay**

The United Federal Credit Union’s Home Banking service lets you conduct a variety of transactions on your credit union accounts anytime day or night, right over the Internet. Needless to say, this will make handling your financial affairs much more convenient. With Home Banking you will be able to:

- ◆ Check your account balances
- ◆ Make a payment on a loan

*(Continued on page 2)*

**CHECK OUT OUR WEBSITE AT [WWW.TUFCU.ORG](http://WWW.TUFCU.ORG)  
Sign up for Home Banking & E-Statements today!**

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Services available to TUFCU Members		
24-Hour Teller ATM Services Certified Checks Certificate Secured Loans Debt Consolidation Loans Direct Deposit Emergency Fund Account Family Membership Account Free AD&D Life Insurance Harley Davidson Loans Holiday Club Account Home Banking//BillPay	Home Equity Line of Credit Loans Individual Retirement Account IRA Certificates Member Business Loans Merchant Card Services Money Market Account Mortgages NADA Pricing Guide New/Used Vehicle Loans Overdraft Privilege Payroll Deduction Premium Share Checking	Regular Share Savings Account RV Loans Share Certificates of Deposit Share Pledge Loans Travelers Checks Unsecured Signature Loans Vacation Club Account Variable Rate Line of Credit Loans Visa Credit Card Web Site ( <a href="http://www.tufcu.org">www.tufcu.org</a> ) Youth Account

\*\*\*Members may request account disclosures containing terms, fees, and rate information on products and services available at your branch office location.

<b>Main Office</b> 3 Sunset Beach Road Morgantown, WV 26508 304-598-5010	<b>Uniontown Office</b> 30 South Mt, Vernon Ave Uniontown, PA 15401 724-438-5414	<b>Mt. Pleasant Office</b> 6610 Route 819 Mt. Pleasant, PA 15666 724-547-7130	<b>Bruceton Mills</b> 15630 N Preston HWY Bruceton Mills, WV 25525-7036 304-379-2888
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We will be opening a new branch in **Star City** in 2013. The branch is on the corner of University Avenue and Broadway. Check our website occasionally for updates. Weather permitting we hope to be open in April or May.

(Continued from page 1)

- ◆ Transfer funds between accounts
- ◆ See if a check has cleared
- ◆ Draw from your line of credit
- ◆ Eliminate paper statements

#### ***What do I have to do to have this service?***

Call your local branch to enroll. To log on go to our website <http://www.tufcu.org/> and click on “Members – Home Banking” on the top right menu or click on our home banking button on the left side of our home page.

***Be sure you enroll in online statements.***

***Get 3 free months of Online BillPay. Try it now!***