

## Get With The Program

*My name is Alicia Soto (57), and I want to share my story.*

Before coming to Union Settlement Federal Credit Union COUNSELING PROGRAM I didn't have any money; I was always borrowing from friends and neighbors. Ultimately, I came to the office to apply for a personal loan. I was approved with one condition: mandatory financial counseling. This is how I met Alicia, the financial literacy coordinator at USFCU. We quickly bonded since we share the same name and she put me in different financial programs, all free! I took financial counseling sessions to improve my credit score, I am negotiating my credit card balances, and I got so excited after the ID theft seminar that I immediately went out to buy a shredder.



In this credit union, the staff is there to help you. In just a few months, I've managed to keep money in a savings account, use credit and debit cards without overdrawing, create monthly budgets, and write checks (although I still visit the office to review my checks before I send them). I plan on attending programs to encourage me to save to reach my financial goal: Vacation!

These days, I am in control. I can tell myself "you are broke!" so that I don't spend money, I make regular deposits, and transfer funds into my checking account only when I need it. I used to run to the sales, but now I run to the credit union.

## Upcoming Events

**Financial Monthly Seminars:  
Ins and Outs of Student Loans**

Saturday, October 23

**First Time Homebuyers**

Tuesday, November 16

**Voy a comprar una casa**

Martes 23 de Noviembre

**International Credit Union Day**

Thursday, October 21

**Curso de Finanzas en Español**

Octubre

## Holiday Closings

**Columbus Day** (Observed)

Monday, October 11

**Veteran's Day**

Thursday, November 11

**Thanksgiving**

Wednesday, November 24  
Closing at 5 pm

Thursday, November 25

Friday, November 26

**Christmas**

Wednesday, December 22  
Closing at 4 pm

Thursday, December 23

Closing at 12 pm

Friday, December 24

Saturday, December 25

**New Year's**

Thursday, December 30  
Closing at 4 pm

Friday, December 31

Closing at 12 pm

Saturday, January 1



**Give your loved ones what they really want! And don't go wrong with size or color.**

**Gift Cards up to \$500.00 for a low fee of \$3.50. Pick Up One Today.**

## Free Debit And Free Checking: Believe It!

- Free, safe and convenient
- Enjoy \$0 maintenance or activity fee
- Free Overdraft Protection
- \$0 minimum deposit required in checking acct
- Shop online, in a store, or by phone
- Access cash fast at any ATM



**Call 212-828-6061 or 212-828-6062 or visit our branch.**

## Holiday Club Account

Didn't open one yet? It's never too early to start saving for holiday expenses. That \$10.00 a week can add up and make your holidays a hit. Open one today!

\* No minimum deposit is required; dividends are paid to balances over \$250.

## Cuenta Fiesta Club



No has abierto una todavía? Nunca es muy temprano para empezar a ahorrar para las fiestas. Los \$10 a la semana pueden crecer rápidamente y hacer de tus fiestas un éxito. Abre una cuenta ahora!

No se requiere un mínimo depósito, y los dividendos se pagan sobre cantidades mayores a \$250.



## Apply For Our 2011 College Scholarship

Applications available on November 1st 2010.

## Home Banking and EZ Statement

**Best of all, it's all FREE!**

Manage your account from home! Check your balance and transfer funds between your accounts with Home Banking. Get your logon ID and password at our branch, call 212-828-6062 or email us at [creditunion@unionsett.org](mailto:creditunion@unionsett.org). Enjoy our Bill Payment Service\* to schedule payments to merchants instead of writing checks or mailing payment slips.

\*Checking Account is required

## Be One of the 37,500 Americans to Get Relief from Our \$300 Million Challenge

### USFCU Can Help You

- Want relief from your credit card debt?
- Need lower monthly payments?
- Need lower interest rates?
- Ready to change?

USFCU has saved members \$211,873.

Visit [www.unionsettfcu.org](http://www.unionsettfcu.org) or call us at 212-828-6060/646-672-5043.



## Drowning in a Sea of Debt?

We'll Throw You a Credit Preserver with Our Debt Consolidation Loan



Rates as low as **11.0% APR\***  
Apply today!

\*APR = Annual Percentage Rate. Rate subject to change and is "as low as" rate. Rate based on applicant credit history and can be changed without notice. Other rates and terms may apply. Membership is required and eligibility can be found on our website ([www.unionsettfcu.org](http://www.unionsettfcu.org)). Requires pledged share deposit of 15%. Valid 9/15/09-10/31/09.

## Mission Statement

Union Settlement Federal Credit Union is a member-owned community development credit union, dedicated to the East Harlem Community. We are dedicated to providing traditional financial services, educating our membership in sound financial management and advocating for the equitable, financial policies and services in our field of membership and the community at large.

## "Your Community Credit Union for Over 50 Years"

### Contact Info:

Union Settlement  
Federal Credit Union  
237 East 104th Street  
New York, NY 10029  
Tel: (212) 828-6061/2/0  
Fax: (212) 828-6064

[www.unionsettfcu.org](http://www.unionsettfcu.org)

### Hours of Operation:

Monday-Friday  
8:30 am - 4:00 pm

## Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com)  
Call **877.SAVE.4.CU** (877.728.3428)  
Visit **your local Sprint retail location**



Just tell them you're a **Credit Union Member** to get this exclusive offer. Ask them to be attached to the NACUC\_Z2M Corporate ID.

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