

UNION SETTLEMENT Federal Credit Union



"Not for Profit, Not for Charity, But for Service."

CHRONICLE

Spring Auto Loan SALE



Rates as low as
7% APR
up to 84 months*

Drive off in the car of your dreams – for less than you will pay at the dealership. Union Settlement Federal Credit Union offers up to 100% financing on new and used autos, and our LOW rates leave the competition out in the rain. Plus, we offer a variety of terms and payment options, so before you take that dealer financing, stop in to the Credit Union and apply. We'll have an answer for you in no time, so you will spend this spring in your cool new car.

Apply online www.unionsetfcu.org or contact our loan officer for details 212-828-6073.

*APR = Annual Percentage Rate. Rates and terms are based on underwriting guidelines. Other rates and terms available. Contact our loan officer for details.

Annual Shareholders' Meeting

As a Shareholder, we encourage you to participate in our Annual Meeting. This is a great opportunity for you to ask questions, review the past year and take a look at what is planned for the upcoming year. You'll be able to get to know and vote for the Board of Directors and really have an impact on the Credit Union's future.

This is one meeting you won't want to miss!

DATE:
April 22nd, 2010

TIME:
5:00pm

LOCATION:
Union Settlement Auditorium

Look for more information at any of our branches or visit our website.

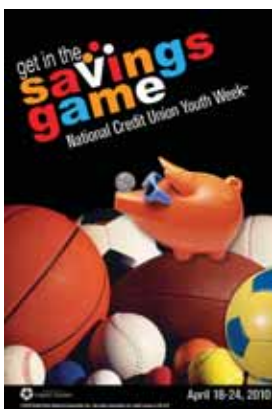
Pay Off Your Debt Sooner Through Consolidation

Did you make "Get rid of my credit card debt" your New Year's resolution? What are you doing to make that resolution come true?

Union Settlement Federal Credit Union can help you keep your resolution! We've made it easy for you to consolidate your credit card debt with the Credit Union.

Financing for members starts as low as **3.9% APR*** – lower than most credit card companies. Combining your debt to one card with a lower rate means less money going to interest every month – so you pay your debt off sooner. Apply online www.unionsetfcu.org or contact our loan officer for details 212-828-6073.

*This is a promotional rate for six (6) months, and after that, APR is based on applicant's credit score starting as low as 8.9%. Balance transfer fees apply. Stop by the Credit Union for an application or call our loan specialist for more information (212) 828-6073.



Youth Week

April 19-23, 2010

Bring your child into the Credit Union during Youth Week and have him/her open a USFCU Youth Account. A minimum deposit of \$5.00 is all it takes to get started. Each child to open a new account will receive a prize.

Upcoming Events:

Annual Meeting
April 22nd

Ethnic Festival
May 22nd

National Credit Union Week
April 19-23, 2010

Homeownership Workshop
May - Sign Up Now (212) 828-6060

Holiday Closings

Memorial Day
Monday, May 31

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. Please be sure the subject line of the email reads: HOME BANKING Request.

No more paper statements in the mail. Have your statement emailed to you every month and view it online. Just logon to Home Banking and sign up for EZ Statement.

Enjoy our Bill Payment Service* to schedule payments to merchants instead of writing checks or mailing payment slips.

*Checking Account is required



Trust Your Home Loan Where You Trust Your Money

Did you know you can get your home loan at the same credit union where you have your checking, savings and auto loan? Union Settlement FCU is your single source for any mortgage

financing, whether you're interested in FHA, VA, conventional, adjustable rate, or other loan programs. Our wide variety of loan programs ensures we have the perfect loan to meet your financial needs. Call us at 1-800-635-7128, stop by, or visit us online at www.unionsettfcu.org.

Vacation Loans from Union Settlement FCU

Tired of Spring Showers? Need A Vacation?

Everyone deserves a vacation! Leave the stress behind when you take out a vacation loan with Union Settlement Federal Credit Union. Our rates are competitive and we have a variety of repayment options, so you won't have to worry about how you'll pay for your trip.

Apply for a spring Vacation Loan starting April 1st. You can apply online at www.unionsettfcu.org, or apply in person by coming into the branch. We are here to serve you!

Rates as low as

11% APR*

*APR = Annual Percentage Rate. Rates and terms are based on underwriting guidelines. Other rates and terms available. Contact our loan officer for details.

Holiday Cash Coming Your Way



Holiday Club Account disbursements will take place on October 15th, 2010.

Didn't open one yet? It's never too early to start saving for holiday expenses! Call the Credit Union today for all the details on our Club Accounts.

That \$10 a week can really add up and make your holidays a hit!

*Dividends are paid on balances over \$250.00.

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

Hours of Operation:

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

