

Hot, Hot, Hot Auto Loan Rates

This summer, drive off in the car of your dreams! Union Settlement Federal Credit Union offers up to 100% financing on New and Used Autos, and our HOT rates leave the competition out in the cold. 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'll be spending the hot summer in your cool new car.

Contact our loan officer at 212-828-6073 or gharo@unionsett.org.

*APR = Annual Percentage Rate. Rates are based on applicant's creditworthiness. Other rates and terms available.



Atención en Español

Smart Woman Gets Rid of Debt

Santa Vargas (44), member of USFCU since March 22, 1995, was exhausted of paying high interest rates, late fees and seeing the same balance every month. She tried to negotiate with her creditors, department stores and banks, but they didn't help her to reduce her monthly payment. Santa contacted Glamis, our loan officer, and obtained a loan for \$15,000.00 with a low interest rate. She will never go back to using her old credit cards.

"USFCU credit cards have the cheapest interest rates, and if you want to transfer your balance to USFCU credit card they won't charge you a penny extra."
 – Santa Vargas

Cut them off! You, too, can cut off your high-interest credit cards. Call us today at 212-828-6073.

Credit Card Pricing

(compared to neighbor banks)	USFCU	Banks (Average)
Annual Percentage Rate (APR)		
As low as	8.9%*	12.11%
As high as	13.9%*	21.9%
Grace period	25 days	21 days
Minimum finance charge	NONE	\$1.50
Balance transfer fee	NONE	3%



What's your credit card APR? Call us today at 212-828-6073 or 212-828-6060 to apply or contact the Credit Union for more details!

*APR = Annual Percentage Rate. This is a promotional rate available for the first six months and then Rates are based on applicant's creditworthiness, that won't exceed 16% APR.

Gift Cards are Here for Your Summer Needs!

Father's Day and Graduation Gifts



Give your loved ones what they really want, and don't worry about wrong size or color. Your credit union offers VISA® gift cards up to \$500.00 for a lower fee than competition, and best of all, they are accepted anywhere you see the VISA® logo. Pick one up today by visiting USFCU.

Upcoming Events:

Money and Me Summer Camp for Teens

July 19th - July 30th

Youth Week

August 2nd - August 6th

Financial Literacy Course

August

Membership Promotion

August 15th - September 15th

Holiday Closings

Independence Day

(Observed)

Monday, July 5

Labor Day

Monday, September 6

New Membership Promotion

Meet one of the winners of our New Membership Promotion who opened a share account, a checking account and kept a minimum balance of \$100.00 for three consecutive months and automatically won a \$20.00 gift card! Congratulations!

Next Membership Promotion

Invite your family and neighbors!
August 15th-September 15th



Abdias Ramirez, member since February 15, 2010



Business Loans for People

We are a SBA Express Program for small business owners. We are expanding economic opportunities to the East Harlem community by providing capital, credit and one-on-one technical assistance in-site and in partnership with local organizations.

What we offer:

Affordable rates: 8%-10% interest rate and low fees and transaction costs.

Flexible terms: Minimum average credit score of 620 required and repayment terms over 6 months to 5 years.

Loan can be used for:

- Working capital
- Salary and other costs
- Other approved activities
- Inventory
- Equipment

We give loans for start-up and for expansion from \$10,000 to \$350,000. Contact us at 212-828-6073 for more details!

Money Smart Monthly Seminars

Join us for a wealth of information. One session per month. Sessions are available in English and Spanish

Sign up for our one time seminars on the following topics:

July: Improve Your Credit Score
Mejora tu puntaje de crédito

August: Identity Theft Prevention for 2010
Prevención para Robo de Identidad 2010

September: Debt 911-Emergency Financial Relief
Deuda 911-Alivio Financiero de Emergencia

October: Student Loans and Repayment Options
Préstamos educativos y opciones de repago

November: First-Time Home Buyers
Propietarios de Casa por Primera Vez

Sign up now by calling 212-828-6060, emailing aportada@unionsett.org, or find us on Facebook. Seminars provided free of charge by Union Settlement Federal Credit Union in partnership with local organizations.



Youth Week August 9-August 13

All kids under 18 years old are eligible to open a FREE Savings Account during this week!

PAYNET

Visit www.paynetdeposit.com

More locations are available where you can make free deposits using your Debit/ATM card. Just look for this sign:



For more information, visit www.unionsettfcu.org/PAYNET.

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:

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Federal Credit Union
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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

