



The News Wire

Know Before You Go! If your current vehicle isn't fit for summer, visit UTCU and let us help you with your next vehicle purchase. We offer fantastic rates and quick approvals on loans for new and used autos, RVs, motorcycles and watercraft. With pre-approval, you'll know the exact amount you're approved for which will allow you to shop like a cash buyer and bargain for the best price. UTCU also offers new vehicle rates on new-to-you vehicles! Whether you're buying from a used car dealership or a private party, a UTCU used auto loan is designed to save you money. Don't forget that you can switch and save! By refinancing your current auto loan from another lender, UTCU may help you save on your monthly payment.

Congratulations Christopher and Kevin! They are the 2011 winners of the UTCU Founders' Scholarships.



Your Money Can Get Here, Even When You Can't!

With FREE Direct Deposit from UTCU, monthly checks received from your employer, Social Security, pension and retirement plans, the armed forces or other recurring checks will be deposited into your UTCU checking or savings account—no matter where you are. This is a great time to sign up for Direct Deposit, especially since the U.S. Department of the Treasury recently issued a final rule to extend the safety and convenience of electronic payments to all Americans receiving federal benefit and non-tax payments. Anyone applying for benefits on or after May 1, 2011, will receive their payments electronically, while those already receiving paper checks will need to switch to direct deposit by March 1, 2013. Direct Deposit at UTCU is convenient and it saves you time! You will have same-day access to your money on the day of deposit and you will never have to worry about checks getting lost, delayed or stolen. Contact your local UTCU office and sign up for direct deposit today!

Donna Baki Honored with Prestigious Awards



In addition to her work with UTCU, Donna has been a volunteer with the 179th Airlift Wing & 200th Red Horse Civil Engineering Squadron for 9 years and the Lead Volunteer for 8 years. She is the winner of the Prestigious "National Volunteer of the Year for District 5". District 5 includes 6 states and their respective Army and Air National Guard Units. In 2011 she also won the "State Volunteer of the Year" award and was the recipient of the "American Red Cross Hero Award". The awards will be presented by Gen Craig R. McKinley, Chief, National Guard Bureau. Donna has a lot of interest in the units because she has 2 sons, Brandon Wagoner (179thAW) and Cameron Wagoner (Red Horse Det 1) and a daughter-in-law, Nicole Wagoner (179th AW) enlisted in the military.



Members' accounts are insured to \$250,000, per account. This institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

AUTO LOANS

Applies to new and used vehicle purchases and refinance.*

Our Current Special:

Up to 5 Year Term*

2.99% APR with "A" Credit
3.50% APR with "B" Credit
6.00% APR with "C" Credit

PERSONAL LOANS

Personal loans can be used for just about anything.

Our Current Special:

3 Year Term
\$7,500 Maximum Loan

6.99% APR with "A" Credit
9.50% APR with "B" Credit
11.00% APR with "C" Credit

DEALERS STILL OFFERING 0% FINANCING, BUT BEWARE!

Some auto manufactures are offering 0% financing or \$4,500 cash back in exchange for a higher interest rate. At a loan rate of 2.99%, a \$30,000 loan only accrues about \$2,300 in interest over a 60 month term.

Take the cash back and run...right to us to refinance your loan at a better rate. Don't make a huge mistake and pay more for a car than you need to. It will take you only a few minutes to check with our loan officers who can help you decide how good of a deal it really is or is not. You just might be surprised. And remember, they make additional money off financing. NOT TO MENTION, THEY LIKE TO ADD THINGS TO YOUR LOAN THAT YOU MIGHT NOT WANT. Ever wonder why so many people are inverted (owe more than the car is worth) on their car loans?



A BETTER WAY TO PAY DAY!

ASK US ABOUT STRETCHPAY TODAY!

A StretchPay line of credit can get you to your next paycheck for much less than you'd pay for a payday loan!

- ✓ LOWER FEES
- ✓ LOWER INTEREST
- ✓ FAST APPROVAL
- ✓ EASIER TO PAY BACK

StretchPay
A BETTER WAY TO PAY DAY!

UTCU TIP:

Get your monthly statements faster by enrolling in our **FREE** and secure electronic statement service.

2nd Chance Checking

Can't open a checking account?
We have the solution for you!

Call us for complete details.

Discount Amusement Park Tickets Available Now!

Cedar Point:

Adult 1 Day Pass \$38.00
Soak City \$26.00
Jr./Sr. Pass \$19.00

Kings Island:

Adult 1 Day Pass \$30.00
Child/Sr. Pass \$24.00

Geauga Lake:

Adult \$23.00
Jr./Sr. \$14.99

Our Locations:

Rocky River (Main Office)

20525 Center Ridge Road, Suite 303
Rocky River, OH 44116
Phone: 440.333.6366
8:30-4:30 Mon, Tue, Wed, Fri
8:30-6:00 Thursday
9:00-Noon Saturday

County Office

1200 Ontario 1st Floor
Cleveland, OH 44113
Phone: 216.443.6214
Fax: 216.443.5999
10:00 - 3:00 Monday-Friday

Mansfield Office

270 Lexington Ave, Suite 132
Mansfield, OH 44906
Phone: 419.524.3666
Fax: 419.524.3268
9:00-2:00 Mon, Tue, Wed, Fri
9:00-5:00 Thursday

South Pointe Office

4180 Warrensville Center Rd.
Cleveland, OH 44122
Phone: 216.491.7294
Fax: 216.491.7551
9:00 - 3:00 Monday-Friday

*Refinancing applies to new money only. Loan approval and rate determined by applicant's creditworthiness, indebtedness and term of loan. Not all applicants will qualify for the promotional rates. For complete underwriting criteria and details, please contact your local office. APR = Annual Percentage Rate. Promotions valid through July 31, 2011. All rates and promotions may be subject to change without notice.

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