

U\$X



Notes Of Interest
For Our Members

tra!

U\$X Federal Credit Union

Conveniently Located To Serve You Better

1-888-219-3159

www.usxfcu.org

Audio Response 1-800-590-0207

Cranberry Main

1293 Freedom Rd PO Box 1728
Cranberry Twp PA 16066-0728
Fax: (724) 779-4656

Cranberry East

1694 Route 228 Ste 102
Cranberry Twp PA 16066
Fax: (724) 772-0707

Homestead

1800 West St
Homestead PA 15120
Fax: (412) 461-7383

Jefferson Regional Hospital

MOB Ste 109
565 Coal Valley Rd
Jefferson Hills PA 15025
Fax: (412) 469-7176

Marathon Oil

539 S Main St Rm 1024
Findlay OH 45840-3229
Fax: (419) 421-2339

New Stanton

100 Bair Blvd PO Box 657
New Stanton PA 15672-0657
Fax: (724) 925-3808

Saxonburg/Sarver

479 N Pike Rd
Sarver PA 16055-8635
Fax: (724) 352-5958

US Steel Tower

Concourse Level 600 Grant St
Pittsburgh PA 15219-2702
Fax: (412) 433-4726

Administration and Legal Correspondence

1293 Freedom Rd PO Box 1728
Cranberry Twp PA 16066-0728

PEOPLE HELPING PEOPLE

It has been eleven years since I joined the team here at U\$X Federal Credit Union. We have been through some amazing times together. My first few months were spent getting the credit union ready for the impending challenge of Y2K and the potential failure of legacy computer equipment. We prepared well and things went smoothly.

The next major event which comes to mind was 9-11 and the attack on our shores which destroyed the World Trade Center. Our perspective and our world were changed forever. We pulled together to help those who were devastated and to move with a singleness of purpose. The economy was slowed for more than a year, but our nation recovered and moved on.

A few years later, New Orleans was decimated by Hurricane Katrina. It was a catastrophic event that destroyed a city, leveled neighborhoods, and transformed peoples' lives. Across the nation volunteers banded together to bring aid to those in need. In similar fashion the recent oil spill in the gulf once more severely impacted the gulf shore before they were fully recovered from the previous disaster five years before. Again, there was an outpouring of help offered from across the nation and around the world.

All of these events, and many more that could be mentioned, have a theme in common with the credit union movement. It is the notion of "people helping people". It was the idea that neighbors, communities, co-workers, and families would band together to help one another. This has been the bedrock of credit unions dating back to the 1800's. During the Great Depression not a single individual lost money due to a credit union failure. Nor has any one lost a penny of their deposits since then. Most credit unions are federally insured with funds provided by the credit unions themselves.

Today we see many people across the nation struggling against falling home values and rising unemployment. The source of financial help that helped our neighbors through tight spots in years gone by remains the same. It is America's credit unions.

At U\$X FCU I have consistently cast a vision for our employees, volunteers and members that carries on a heritage established by both the credit union movement and the founders of this credit union. U\$X FCU is the place where membership is a rewarding experience. At U\$X FCU we offer competitive deposit products, credit products, and transaction services. Generally speaking, our members who use most of our services wisely pay little or no fees.

More importantly, our members own this financial institution. We work together for the best interest of the membership. Since 2000 U\$X FCU has paid almost \$7 Million in Member Loyalty Rewards and Score Card Cash back to our member owners. When they come to us for advice, we help them to make prudent financial decisions. We try to help them focus on making base hits, instead of swinging for the fences and trying to hit a grand slam.

I believe that these principles have served our nation and our members well. I urge you to do two things in the next few months:

- Visit your local credit union office and discover what we can do to help you thrive in challenging financial times.
- Vote in the election this November. Support the candidates who you believe will allow you the freedom to pursue your dreams, build your future, and make the world a better place. Please choose wisely.

I look forward to serving the members of U\$X FCU into the future. May the next decade be even more rewarding than the last.

Sincerely,

David R. Ackerman
President/CEO

Holiday Closings

All U\$X Federal Credit Union Offices will be closed on the following dates in observance of the related holiday

Columbus Day
Monday, October 11, 2010

Christmas Day
Saturday, December 25, 2010

Veteran's Day
Thursday, November 11, 2010

New Year's Day
Saturday, January 1, 2011

Thanksgiving Day
Thursday, November 25, 2010

Please contact your local branch office for other changes to normal operating hours.



The Board of Directors and Staff would like to welcome the following new companies, associations and their employees or members to U\$X FCU:

- Carnes Auto Repair
- Design by Manuela
- Eckert Seamans Cherin & Mellott, LLC
- GA Industries
- Niggel Lawn Care
- Reyl Tok Entertainment LLC
- Spina Bifida Association of Western Pennsylvania
- Sweeney Law Offices
- SRI Quality System Registrar
- Visual Inspection Systems LLC

Remember if your co-workers or family are not yet members of U\$X FCU, you can get paid for introducing them to the credit union. Ask our staff how.



NOTICE OF ELECTION

An election to fill two vacancies on the U\$X FCU® Board of Directors will be held at the Annual Meeting scheduled for **Monday, April 4, 2011** at the Double Tree Hotel, One Bigelow Square, Pittsburgh, PA 15219. **No nominations will be accepted from the floor.**

A Nominating Committee appointed by the Chairman will nominate candidates for election to the Board of Directors. The Nominating Committee will select one nominee for each vacant seat on the Board.

Interested members can become a candidate for Board Membership by requesting a "Petition Packet" from the Nominating Committee. The "Petition Packet" will require the member to obtain the name, address, account number and signature from 1% of the membership as of the previous year-end. The petitioner must submit the complete packet to the Nominating Committee by **December 6, 2010**. The Nominating Committee will then validate the candidate and verify the information submitted in the "Petition Packet".

Once the Nominating Committee has approved the candidates, the names of all qualified candidates running for election to the Board will appear on the ballot at the Annual Meeting. A short biography of each candidate will appear in the next quarter's newsletter. The members present at the Annual Meeting will vote to determine who will serve on the Board of Directors.

Any member of the credit union at least 18 years of age may qualify to serve on the Board of Directors. If you have an interest in serving, you may request a "Petition Packet" by writing to:

Chairperson, Nominating Committee
U\$X Federal Credit Union, PO Box 1728,
Cranberry Twp., PA 16006

Request for "Petition Packet" must be received no later than November 8, 2010.

IMPORTANT changes to government payments for members

If you are a member that receives Social Security, Supplemental Security Income, Veterans, or Railroad Retirement payments from the U.S. government. Changes are coming to the way you will receive your payments. Instead of paper checks, all recipients will be required to receive their payments electronically through Direct Deposit or with a Direct Express debit card from the Treasury.

The new rule takes effect on **March 1, 2011** for new enrollees while those that already receive their payments via paper check have until **March 1, 2013** to make the switch.

Let U\$X FCU help you comply with this change and set up your direct deposit to your credit union checking or savings account. Direct Deposit is easy to set up, convenient and most importantly...SAFE. No paper checks to be lost or stolen, no delays in mailing and your money is in your U\$X FCU account on-time, every time!

Call or visit your branch office and let us help you!

Data Safety... Priority #1

As your credit union, safeguarding your personal information is a primary focus. Soon members that use our Audio Response Telephone Banking service will notice additional security features to the log in process. U\$X FCU has consistently been ahead of our fellow financial institutions in the area of upgrading our systems to give our members the highest possible assurance that their information is safe.

Be assured U\$X FCU will continue to be a leader and take a proactive approach in our efforts to secure your personal information.



\$50.00 OFFER

OPEN A CHECKING ACCOUNT and GET MORE, DO MORE all WITH NO FEES. PLUS....GET \$50 MORE!!

If you have a checking account at a bank, YOU have the right to get **MORE** from your checking account, including a checking account that gives you better value, many **FREE** full service features and **MORE...\$50** more to be exact!

Open your new U\$X FCU checking account and sign-up for net check direct deposit OR automatic direct deposits totaling \$500 per month and you'll receive a **\$50 Bonus!!!***

And if \$50 wasn't enough, you'll have the opportunity to save even **MORE** money with:

- **NO** monthly fee
- **NO** minimum balance
- **NO** per check charges
- **NO** limit on number of checks deposited each month
- **FREE VISA®** debit card available
- Network of **65,000 SURCHARGE FREE** ATMs nationwide
- **FREE NETBRANCH** online banking
- **FREE BILLPAY** online bill payment
- **FREE** E-statements
- **FREE** check images via NETBRANCH
- **FREE** 24 hour toll-free telephone account access
- **FREE** member initiated transfers between U\$X FCU accounts
- **FREE** Direct Deposit/Payroll Deduction
- Overdraft Protection available from your savings
- Saturday and Extended hours to serve you better at selected branch offices

If you're tired of paying high checking account fees to the "bailout" banks, don't delay and miss this opportunity!

SWITCH your checking account to YOUR credit union today!

To learn how you can get **MORE** today, call the credit union at 1-888-219-3159 or visit your local branch office. Let one of our friendly member service representatives answer your questions.

*New checking accounts only, some restrictions may apply. Not valid with any other offer. See local branch office for details.

Celebrate International Credit Union Day with U\$X Federal Credit Union



We're celebrating a special day, and you're part of it. Join us October 21 to celebrate International Credit Union Day with this year's theme Local. Trusted. Serving YOU. International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement—and those who own it.

We want to take this opportunity to thank you for being an important part of U\$X Federal Credit Union. It's members like you who help to make up this truly special organization—not shareholders or other motives. You own your credit union, and we are here to serve you.

You have unique opportunity to belong to a place that improves people's lives without taking profits – U\$X FCU. Your credit union is here to provide a safe, convenient place for members to save money and to get loans at reasonable rates. It's a place you trust with your hard-earned money, knowing it's insured to at least \$250,000. That's important, given the recent banking crisis. That's why so many Americans have moved their money away from the large banks to their credit union. Along with some 186 million credit union members worldwide, they are taking full advantage of their credit union membership.

We invite you, our members, to take advantage of ALL U\$X FCU's products and services to meet your borrowing and savings needs with our member friendly, low-priced services.

In honor of International Credit Union Day our staff will be treating members to refreshments throughout the week. Everyone that visits our offices during the week of October 18, will be entered into a random drawing to win a VISA® gift card.*

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better. Call us today at 1-888-219-3159.

We look forward to seeing you.

*No purchase necessary. Open to U\$X FCU members that visit our offices only. The gift card drawing is scheduled for the afternoon of Friday, October 22, 2010. Winner need not be present and will be contacted by credit union personal.

It's BACK... 0% Financing!!

BUT is 0% financing a good deal? It often has ZERO advantages! Below-market financing offers from auto makers may appear to be tempting, but.....

- You may pay up to 20% more for the vehicle
- May include a high down payment or pre-payment penalties
- Typically offered for a limited term such as 36 months, which equals a high monthly payment
- Generally offered on a limited selection of vehicles with limited or unwanted features

TAKE THE REBATE AND RUN TO U\$X FCU!

Special financing is often offered in lieu of the factory rebate. So when you choose the unrealistically low rate, you are instantly giving up a rebate – which can be \$3,000 or more! Instead, take the rebate and run to U\$X FCU for our great low rates and extended financing terms.

- You pay less for the vehicle...best purchase price on the vehicle with the options you want.
- You can choose a payment and term that fits your budget
- You also can get pre-approved for your loan, before you shop, as a "cash buyer" you can make your best deal

If you are offered below-market financing, always read the fine print to make sure you fully understand all terms and conditions. If you need help calculating the benefits of taking the dealer offered interest rate or a rebate, call or stop by the U\$X FCU branch office nearest you. We can give you loan payment projections in person or on the phone.

	U\$X FCU	Dealer
Rate	3.75% APR*	0% APR*
Term	48 months	48 months
MSRP	\$25,000	\$25,000
Trade In	(\$3,000)	(\$3,000)
Factory Rebate	(\$3,000)	\$0
Total Financed	\$19,000	\$22,000
Monthly Payment	\$426.89	\$458.35
Total Payments	\$20,490.55	\$22,000.00

YOU SAVE OVER \$1,509.00* by taking the rebate and financing through U\$X FCU!!!

*Annual Percentage Rate. Saving shown is for illustration purposes only, all U\$X FCU interest rate discounts included, actual interest rate and savings may vary based on credit worthiness.

Order your 2011 U\$X FCU® Calendar

A limited supply of both 2011 wall calendars and 2011 pocket calendars have been ordered. They will be distributed on a first-come, first-served basis. Even if you have requested a calendar in previous years, you must renew your request for the current year to confirm your interest in receiving a calendar. If you would like a U\$X FCU 2011 calendar, clip the order form from your newsletter, fill it out and mail it to the credit union.

Calendars are scheduled to be delivered to the credit union on November 15, 2010. Orders will be filled after delivery.

Calendar Request Form

Wall Pocket

(Please print)

Name: _____ Account No: _____

Please mail this form to:

U\$X FCU - Calendars, PO Box 1728, Cranberry Twp PA 16066

U\$Xtra! Quiz Answer the following questions regarding U\$X FCU® and win \$25!

1. International Credit Union Day will be celebrated around the world on what date?

- November 7, 2010
- October 21, 2010
- December 15, 2010

2. You may be able to save money by financing your new vehicle with U\$X FCU instead of taking the 0% financing from a dealer.

- TRUE
- FALSE

3. "Need More Dough" refers to?

- What a teenagers says to their parents
- The name of the U\$X FCU holiday loan special promotion
- What a baker says when baking bread

4. U\$X FCU will be holding elections to fill how many of our volunteer board of directors positions?

- 3
- 1
- 2

5. Cost of having a U\$X FCU checking account?

- \$10 per month
- Nothing, it's FREE
- \$5 per month

Name _____ Daytime telephone number _____

Answer all the questions correctly and send your entry to:
U\$X FCU, U\$Xtra Quiz, 1293 Freedom Road, PO Box 1728, Cranberry Twp, PA 16066.

All correct U\$Xtra quiz entries must be received by **October 31, 2010** and will be entered into a random drawing for a chance to win one of (6) six \$25 prizes. If your entry is selected, you will be notified and \$25 will be deposited into your Share Savings Account. Please **do not** include any personal banking materials (deposits, IRA withdrawals, loan payment, etc.) with your quiz entry. Employees or Volunteers of U\$X FCU are not eligible.



Need More Dough?

U\$X Federal Credit Union®

HOLIDAY LOAN SPECIAL!!

\$1,000.00 as LOW as 9% APR* for 10 Months

NO PAYMENTS UNTIL JANUARY 2011!

*APR=Annual Percentage Rate. **Approval and actual interest rate granted will be based on credit worthiness, some restrictions may apply.** To receive the promotional interest rate, you must have an active U\$X FCU checking account with net check direct deposit. Members that open a new checking account and sign up for net check direct deposit, may qualify for a \$50 new account bonus. Loan proceeds will be disbursed **ONLY** after direct deposit has been started and received. Existing checking account holders with net check direct deposit will qualify for promotional interest rate, however will not receive the new account bonus. Repayment will start January 2011 and **must** be completed by October 31, 2011. No payment will be required until January 2011, however, interest will accumulate. Payments **must** be made by direct deposit or payroll deduction only and payments will coincide with member's payroll periods. Offer is good to members in good standing.

Offer Expires December 31, 2010.

For members that do not have direct deposit available, we have other holiday loan options. Please call for details.

U\$X Federal Credit Union. 60-Second Loan Application

~ Yes, I need more DOUGH! ~

CALL ME! I want to take advantage of U\$X FCU's great loan rates! (Phone) _____ The best time to call is ___ weekday ___ weekend ___AM ___PM

APPLICANT INFORMATION

JOINT APPLICANT'S INFORMATION

Full Name	Member No.	Full Name	Member No.
Address/City/State/Zip	Date of Birth	Address/City/State/Zip	Date of Birth
Social Security Number	Home Phone	Social Security Number	Home Phone
Employer	Work Phone	Employer	Work Phone
Monthly Gross Income *Other Income \$ \$	Years Employed	Monthly Gross Income *Other Income \$ \$	Years Employed
Monthly Mortgage or Rent Payment (circle one)	Amount \$	Monthly Mortgage or Rent Payment (circle one)	Amount \$

Verification of income and employment may be required.

*Income from alimony, child support or separate maintenance need not be revealed unless you wish such income to support a request for credit. In some instances the Credit Union may require your signature(s) to be notarized upon closing.

ANY FAX OF MY SIGNATURE MAY BE HELD EQUALLY ENFORCEABLE AS MY GENUINE SIGNATURE.

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or

extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

X

X

APPLICANT'S SIGNATURE

DATE

OTHER SIGNATURE

DATE

MAIL OR DROP OFF COMPLETED APPLICATION TO YOUR LOCAL BRANCH OFFICE OR FAX TO 724-779-4656.

"Once A Member, Always A Member"