

U\$



Notes Of Interest
For Our Members

Xtra!

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

President's Message

I was in Washington DC last month. The perspective in Washington DC seems to be that government is the solution for all of life's problems. Don't misunderstand me. I am not arguing that folks that experience difficulties don't need a helping hand. I believe that they do need help. There is however a big difference between someone coming along side to help and receiving a hand out. When receiving help it inspires us to do our best and work to improve our situation. When receiving a handout one might mistakenly believe we are entitled to it on a continual basis.

It seems to me that Washington DC has lost its direction; and that the way which credit unions work with and for their members can provide an object lesson for our government leaders.

- **Do not live beyond your means.** It is important to live within a budget. If the money going out is greater than the money coming in, then either expenses must be cut or income must be increased. Teaching these concepts helps our members avoid economic disaster.
- **If it is too good to be true, it probably isn't true.** Generally, good things do not just fall into our laps. Good things are the result of planning and hard work. When someone promises to give us something for nothing, they can only do so by taking it away from someone else.
- **Expect each person to carry their own weight.** Financial cooperatives require each person to participate; either as a borrower, a saver, or performing transactions which generate fees. Credit unions do not allow members to consume resources unless they also participate.
- **People helping people.** This has been the credit union motto since their inception. By bundling our resources together we help our co-workers and our families and keep costs down. Remember the Member Loyalty Reward that was paid in 2009 in spite of challenging economic times.
- **Educate individuals so they can make their own lives better.** U\$X FCU points members in the right direction so they can avoid financial pitfalls and build brighter financial futures. Unless a member makes the effort to educate themselves and make good choices, we cannot help them.

Each of the above lessons are things that credit unions generally and U\$X FCU specifically does well. Our members have been blessed. For the most part our members are still working and the troubles affecting the economy has somewhat passed them by. A steady income stream goes a long way toward providing resources to manage your finances.

These are the things you should consider to maximize the benefits of being a U\$X FCU member.

1. Save money. Accumulated money makes it much easier to attack all your other financial problems. Our direct deposit automates the process and makes it easy to save.
2. If you have a loan someplace else, try to refinance it with U\$X FCU. Our loans usually save money compared with other lenders.
3. If you are contemplating a purchase (like a vehicle) come see U\$X FCU first. We have data available about vehicle values and are glad to offer advice on ways to improve a transaction.
4. Utilize our payment tools such as checking, NETBRANCH Online Banking, bill pay, e-statements, and VISA® debit cards. All of these tools are quick, easy, and free to use. It really helps to manage your money when you have the tools to track where it is going.
5. Finally, if U\$X FCU has helped you, ask our staff for a referral form. These forms provide the perfect tool to invite a co-worker or family member to join U\$X FCU and receive the same help and service you did.

We thank you for your membership and the opportunity to serve you.

David Ackerman
President/CEO

HOLIDAY CLOSINGS

All offices closed on Monday, May 31, 2010 for Memorial Day and
Monday, July 5, 2010 for Independence Day.



Welcome!

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

Comfort Inn & Suites
Dave Luchkiw Masonry
DT Construction
Guardian Angel Emergency Medical Services
Levin Furniture
Servpro of Greensburg
Turtle Creek Valley Council of Government

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

Your right to a FREE credit report

A recent article in the New York Times indicates that the Federal Trade Commission has taken issue with those slick freecreditreport.com ads. The issue is that credit reports at freecreditreport.com aren't free unless you buy a \$14.95 per month credit monitoring service. Because many consumers have some idea that they have a right to a free credit report, but not where to get it, they assume that freecreditreport.com is the place.

Please remember you do have a right to actual free credit reports through the Annual Credit Report Request Service at www.annualcreditreport.com. For most consumers, periodically checking of your credit report for inaccuracy or identity theft is sufficient, you don't need to pay for credit monitoring.

You have the right to receive one free credit report per year from each of the three major credit reporting agencies. A great way to monitor your credit throughout the year is to select a different reporting agency every four months and request your credit report. This way you'll have the opportunity to review and correct your credit report by spotting any unusual or incorrect items quickly before they cause you a problem.



WAKE UP! YOUR DORMANT ACCOUNTS!

U\$X Federal Credit Union is required to report Unclaimed Property (escheat) to the Pennsylvania and Ohio Department of Revenue for accounts that have been "dormant" for the last five years. An account is considered dormant if there have been no withdrawals, deposits or transfers made during this period. The best way to be safe is to WAKE UP your account by making a deposit and watching your U\$X FCU accounts grow. If you are unsure of the status of your account, please contact your local office or call 1-888-219-3159.

WANTED!

Your New or Existing Auto Loan!

REWARD: Rates As Low As

3.75% APR* on NEW Vehicles (model years '10, '09 & '08)

5.00% APR* on USED Vehicles (model years '07, '06 & '05)



*APR = Annual Percentage Rate. Rates are subject to change without notice. Rates shown include all available discounts and a maximum term of up to 48 months. Other rates and terms are available. Rate given will be based on individual credit worthiness. All loans are subject to normal loan underwriting guidelines.

FREE means MORE at U\$X FCU!

Just because our checking account is FREE that doesn't mean it doesn't have ALL the outstanding features of more expensive checking accounts at other financial institutions.

Does your checking account have all this for FREE?

- NO minimum balance
- NO per check charges
- NO limit on number of checks deposited each month
- FREE VISA® debit or ATM card available
- Network of 65,000 SURCHARGE FREE ATMs
- FREE NetBranch online account access
- FREE Online Bill Payment
- FREE E-statements
- FREE check images via NetBranch
- FREE 24 hour toll-free telephone access

- FREE member initiated transfers between U\$X FCU accounts
- FREE Direct Deposit/Payroll Deduction
- Overdraft Protection available

PLUS, a \$50 BONUS* for NEW Checking accounts!

Don't get SQUEEZED with fees! Start enjoying a checking account where FREE means MORE! Open a U\$X FCU checking account today!!

If you would like to open a U\$X FCU checking account, please visit your local office location or call one of our Member Service Representatives for assistance at 1-888-219-3159.

*\$50 Checking Bonus for NEW checking accounts with net check direct deposit only. Restrictions may apply. Contact your local branch office for details.

HELP US CELEBRATE YOUTH!

Visit U\$X Federal Credit Union the week of April 18-24 and help us celebrate *National Credit Union Youth Week*. Stop by one of our 8 branch office locations for educational materials to help your kids get in the *Savings Game*. And remember, U\$X Federal Credit Union membership is open to your family members.

START THEM YOUNG TO LEARN THE "SAVINGS GAME"

Join the savings team! By teaching kids how to save for their goals, they'll have one of the most difficult aspects of saving under their belt by the time they're teens—being a consistent saver.

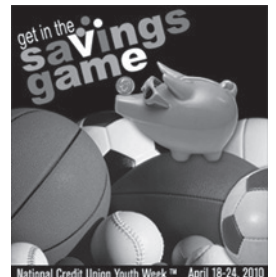
Here are just a few examples to help teach kids of different ages about the savings game:

1. Have young children—preschool age—sort different types of money into piles by color and size.
2. Play grocery store or credit union. Help them use a pretend cash register.
3. At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
4. As kids get older, let them know what things cost. Share sales receipts and bills that you receive for items or services you've purchased for them.
5. If you decide to pay your kids an allowance, include them in the decision. Discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.
6. Show children what compounding interest means. Explain that as kids save, they're constantly earning dividends on their savings—on top of that, they're earning dividends on their dividends.
7. As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest cell phone that comes with a really high price tag. Establish your spending limit. If they still want the more expensive version, have them make up the difference. Often, once the responsibility of paying for items are placed on kids, the "latest and greatest" aren't so important.

Join us this year as we celebrate *National Credit Union Youth Week* from April 18-24. Our theme for 2010 is "Get in the Savings Game." We have a lot more ideas to help you raise financially savvy kids.

Get your kids started right financially and see how they can get in the savings game at U\$X Federal Credit Union.

For more information, contact U\$X Federal Credit Union at 1-888-219-3159.



Take Charge of Your Money Get Your Federal Benefits Electronically

Source: U.S. Department of the Treasury, Financial Management Service

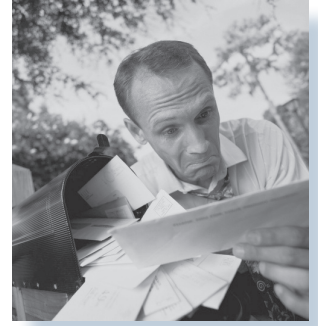
Still receiving your federal benefit payments by paper check? You should know that your check is vulnerable to a variety of risk factors that can prevent it from arriving on time each month.

Paper checks can be delayed, lost or stolen, and leave you open to financial crimes such as check fraud. In 2008, more than **485,000** Social Security and Supplemental Security Income (SSI) checks were reported lost or stolen and had to be reissued.

FACT: Paper checks make up about 20 percent of the total number of Social Security and SSI payments, but they account for more than **90 percent** of reported problems.

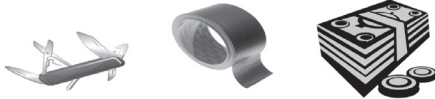
Don't let your check be next. Take charge of your money – get your payments electronically. With this one simple step, you can help safeguard your federal benefits from financial crimes and get your money on time, every time.

You already have a credit union account! The Treasury Department's *Go Direct*® campaign gives you a fast, easy way to sign up for direct deposit by phone or online. Money goes straight into your account each month, so you never have to wait for the mail or worry about lost or stolen checks. To sign up, call (800) 333-1795, go to www.GoDirect.org or visit U\$X Federal Credit Union.



VERSATILITY

A Home Equity Loan from U\$X Federal Credit Union!



Whether you're in the market for the **STABILITY** of a Fixed Rate Home Equity Loan or the **FLEXIBILITY** of a Home Equity Line of Credit, we have the interest rates and terms to fit every budget and need:

- New Vehicle
- Debt Consolidation
- A Dream Vacation
- Home Improvements
- College Expenses

And much more!

We keep it Simple!!

- Terms up to 15 years
- Up to 90% financing (HELOC Only)
- **NO** pre-payment penalty
- Automatic payment from your U\$X FCU account
- Tax advantage credit*

Unlock the **VERSATILITY** of your home's equity today by contacting U\$X FCU at 1-888-219-3159!

*Current interest rates available online at www.usxfc.org. Minimum Home Equity Loan \$10,000. Property insurance is required. An appraisal to determine home value may be required. A good faith estimate will be provided in accordance with Federal Law. The closing costs will range from \$100 - \$500. Approvals are subject to normal underwriting guidelines and are conditional. Consult your tax advisor for potential tax savings. Home must be owner occupied in PA or OH.

Want your Account Statement FAST? Sign up for E-Statements from U\$X FCU!

At U\$X FCU, our goal is to provide our members with the best possible products and services at low or no cost to them. But sometimes the companies that we must rely on to complete certain tasks for our members do not meet our expectations in their efforts to match our high standards of member service. Have you ever been waiting for your paper statement to arrive in the mail on 8th, 9th, 10th or may be even later in the month? Your statement is an important document that you receive from the credit union, wouldn't it be nice to have it on the **2nd** of the month? With **FREE** E-Statements you'll receive your account statements faster and with more security than through the mail. Paper statements can be delayed, lost or stolen, and leave you open to financial crimes such as account fraud and Identity Theft.

With U\$X FCU's **FREE** Online Banking Services, not only will you have your electronic statement on the 2nd of the month, you'll be in total control of your money from any computer connected to the internet! 24 Hours a Day - 7 Days a Week. Whether from, work, while traveling or home after the kids are put to bed, through **NETBRANCH Online Banking** you have the *freedom* to:

- Check Your Account Balances
- Verify That Checks Have Cleared
- Transfer Funds Between U\$X FCU Accounts
- Make Loan Payments
- Apply For A Loan
- **NEW** – Ability to use Quicken 2007-2010 to help manage your money
- **FREE** Online Bill Pay with no limit on the number of bills you can pay online

And Much, Much More!

Signing Up for NETBRANCH Online Banking with E-Statements Is Easy!

Simply sign up online at www.usxfc.org. Click in the "NETBRANCH" link. Then click on the "How to Enroll" link and follow the easy directions. Sign up today and start enjoying the money and time saving benefits of NETBRANCH Online Banking!

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

1. **The fastest way to receive your account statements from U\$X FCU is:**
 - a. By mail
 - b. By carrier pigeon
 - c. By signing up for FREE E-Statement through NETBRANCH online banking services
2. **National Credit Union Youth Week will be held?**
 - a. July 26 - 30, 2010
 - b. April 18 - 24, 2010
 - c. May 10 - 14, 2010
3. **Consumers are entitled to a truly free annual credit report?**
 - a. TRUE
 - b. FALSE
4. **A U\$X FCU Home Equity loan can be used for?**
 - a. Home improvements
 - b. Purchase a new vehicle
 - c. Pay for a college education
 - d. All of the above
5. **Cost of having a U\$X FCU checking account?**
 - a. \$10 per month
 - b. None, it's FREE
 - c. \$6 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 **April 30, 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.

"Where Membership is a Rewarding Experience"

U\$X FCU

Simply The BEST!

The U\$X FCU VISA® credit card is simply the BEST credit card available today. **NO** hidden fees, charges or misleading introductory rates! Just a great interest rate, the flexibility you desire and earn **1% CashBack** on **ALL** your purchases! Use your card for making hotel reservations, purchasing airline tickets, gasoline or dining out. They all will earn you **CASH!**

Imagine the convenience.

Why carry cash when you can earn **CASH**? The U\$X FCU VISA credit card provides you with the security and flexibility you need for getting the things you want, including:

- Interest Rate as low as **9.90% APR***
- **NO** annual fee*
- **NO** cash advance fee
- **NO** balance transfer fee
- 23-day grace period on purchases
- **1% ScoreCard CashBack** on **ALL** purchases
- Worldwide acceptance at millions of locations
- Easy online bill payment via www.eZCardInfo.com
- Qualifies for U\$X FCU Member Loyalty Reward

Don't have a U\$X FCU VISA credit card?



What are you waiting for? **APPLY TODAY!** Take advantage of this tremendous opportunity to earn CashBack on all your credit card purchases, competitive interest rates and Member Loyalty Reward. You can apply for your U\$X FCU VISA credit card by visiting your local branch office, calling **1-888-219-3159** or **apply online at www.usxfc.org**.

*APR = Annual Percentage Rate. Approval and actual card given will be based on credit worthiness. Annual fee may apply to the Credit Builder VISA credit card.

To report a lost or stolen VISA Credit Card During Business Hours: 1-888-219-3159, press #3 then press #7 After Business Hours: 1-888-219-3159, press #3, then follow instructions	To report a lost or stolen ATM/Debit Card During Business Hours: 1-888-219-3159, press #3 then press #4 After Business Hours: 1-888-219-3159, press #4, then follow instructions
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U\$X Federal Credit Union® 60-Second Loan Application

Purpose: _____ Monthly Payment Requested: _____ Amount Requested: _____ Requested Term: _____

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

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

JOINT APPLICANT'S INFORMATION

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

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 _____
 APPLICANT'S SIGNATURE DATE

X _____
 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"