

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
575 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 recently returned from a mission trip to Haiti with my church. It was a privilege to go to another part of the world and have the opportunity to make a difference in the lives of people I had never met. While in Haiti I was able to support the two things I hold in highest regard, my faith and credit unions. I worked with people from churches around the world to put my faith in action helping the Haitians I met find renewed hope and confidence despite their dire circumstances. I also met with credit union employees, volunteers and international credit union support organizations trying to identify opportunities to lend a helping hand to Haitian credit unions as they seek to restore their operations.

My excursion reminded me of some life lessons which I think hold value for me personally, for U\$X Federal Credit Union as well as for credit union members.

- Knowledge is power. I was astounded by the low literacy rate I encountered while in Haiti. While observing daily activities, conversations between Haitians, and conversations between our team members and Haitians it appeared to be virtually all verbal or pictorial. The ability to read or comprehend the written word was virtually nonexistent. As a result most information was obtained by what they were told. Similarly, financial literacy is dependent on an individual's ability to read disclosures, understand what is said and reach a sound conclusion. It is important to have a trusted partner like U\$X FCU to navigate the financial jungle.
- Letting others make life decisions for us is dangerous. The environment in Haiti is such that their political leaders have been dictating how they should live and what they should do for hundreds of years. At U\$X FCU we will not tell you how to spend your money. We will however offer you the tools, advice, and financial services to allow you to make wise decisions. All you have to do is ask. If you do not tell your money where to go, it will tell you where to go!
- Enormous amounts of money and resources will not help if we are making fundamentally bad decisions. Billions of dollars have been raised to provide relief in Haiti. Because of the top down mentality that has existed in Haiti for decades the infrastructure, wisdom, and creativity which we take for granted in the USA is lacking in Haiti. The relief may never reach the people it is intended to help. Even if it does reach them, unless the Haitians change how they think and how they see themselves; unless they are able to receive hope and believe in themselves the transformation will not take place. Similarly, when we help members rebuild their financial lives, they need to change their financial habits and priorities. It takes a lot of time and hard work especially on the part of the member. By learning to think through financial decisions and relying on a trusted partner, our members can build their financial future. U\$X FCU will tell you the truth, encourage you to act in your best interest, and provide you with great products and service.
- We are better together. The team I went to Haiti with was composed of 5 churches from Pittsburgh, California, Philadelphia, Sweden and Norway. Each team member (seventy in all) brought wisdom, talent, and energy to accomplish our mission in Haiti. With the contributions of each team member and God's help we accomplished things none of the individuals or teams could accomplish by themselves. Credit unions operate in the same fashion. As financial cooperatives we help our members and help each other to accomplish results we could never achieve on our own. Our employees seek to improve the financial situation of each member they work with.
- As Americans, we are incredibly blessed. Having seen the devastation of Haiti, I am so thankful for all I have. We should use our opportunities and resources wisely. I believe U\$X FCU is a key piece of our members' wise management of their finances. If we are not careful to diligently protect our liberty and use our opportunities we may awake one day and find that we have lost them.

As we start 2011, be thankful for all you have, manage it wisely, and take advantage of your opportunity to make a difference in your world.

Best regards,

David R. Ackerman
President/CEO

Holiday Closings

All offices closed on Monday, January 17, 2011, birthday of Martin Luther King, Jr.
and Monday, February 21, 2011, President's Day.



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

**MyLoop Advertising, LLC
Parking Solutions, Inc.**

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

Notice is hereby given that two Directors will be elected to the U\$X Federal Credit Union Board of Directors at the 2011 Annual Meeting. The meeting will be held at 12:00 noon, Monday, April 4, 2011, at the Double Tree Hotel, One Bigelow Square, Pittsburgh PA 15219. The following two persons have been nominated for election by the Nominating Committee:

Albert J. Flynn, Jr. – Mr. Flynn has been a credit union volunteer since 1974 and a Board of Directors member since 1990. Mr. Flynn is retired from the Real Estate Division of U.S. Steel.

Richard C. Nichols – Mr. Nichols has been a credit union volunteer since 1992 and a Board of Directors member since 2001. Mr. Nichols retired from Aristech Corporation and its predecessor U.S. Steel Chemicals Corporation where he worked in various capacities within the Accounting Department for 36 years.

Additional nominations for election to the Board were solicited from the membership in the Fall 2010 issue of the newsletter **U\$Xtra**. No additional nominations have been received. Accordingly, election of the nominees will be affirmed at the meeting.

No nominations will be accepted from the floor during the Annual Meeting.

Mashawn Lorenz, Secretary
December 21, 2010

Many Options **ONLY 1 Choice**

U\$X FCU Visa® Credit Card

Today you have many options which credit card you carry, but the U\$X FCU Visa credit card should be your **ONLY** choice. As with all our products and services, our credit cards are designed with our members in mind...NO gimmicks, bait and switch tactics or hidden fees! All of our credit card options will provide you:

- A great interest rate
- **NO** annual fee*
- **NO** Balance Transfer Fee
- **NO** cash advance fee with the same interest rate as purchases
- 23 day no interest period
- Worldwide acceptance at millions of merchants
- Convenience of cash advances through ATMs worldwide
- **PLUS...1% CashBack** on ALL your purchase

Make the right choice and click, call or come in today to apply for your U\$X FCU Visa credit card!

*An annual fee of \$50 may apply to Visa credit builder cards only. Type of card given will depend on individual credit worthiness.

Two **GREAT** ways to Safeguard Your Money in 2011

#1. Take this simple step to safeguard your money: Switch to direct deposit for your federal benefits payments. If you receive your Social Security or other federal benefit payments by paper check in the mail, you might be at risk for theft or fraud during and after the holidays. In 2009, an estimated \$69 million in checks issued by the Treasury Department were fraudulently endorsed. Use direct deposit instead of paper checks to safeguard your payments from these risks.

#2. Using Direct Deposit to direct your income tax refund into your U\$X FCU® account is **safer, quicker** and **easier** than ever! The IRS estimates that refund checks disbursed through Direct Deposit arrive up to **3 weeks sooner** than those sent by regular mail. Simply follow the instructions on your return to indicate you want your refund directed to your U\$X FCU account. Our Routing and Transit number is **243084689** and your account number are all you need. Please keep in mind that if your tax return is a joint return, your refund must be deposited into a joint account.

MARK YOUR CALENDAR! ANNUAL MEETING

We invite you to attend U\$X FCU's upcoming Annual Meeting. This yearly event is your chance to hear about the credit union's successes in the past year and the challenges facing it in the future. Many important decisions are made regarding your credit union at the Annual Meeting each year, and you can have a say in those decisions by attending and voicing your opinion. This opportunity only comes along once a year...don't miss out on it!

Date: Monday, April 4, 2011
Time: 12:00 Noon
Place: Double Tree Hotel
One Bigelow Square
Pittsburgh, PA 15219

Student Scholarships Available!

The following credit union chapters will be offering various student member scholarships for 2011.

- The Beaver Valley Chapter of Credit Unions will be offering five \$500 scholarships.
 - The A-K Valley Chapter of Credit Unions will be offering one \$1,500 and two \$500 scholarships.
 - The Western Buckeye Chapter of the Ohio Credit Union League will be offering five \$500 scholarships. If chosen the student's application may be selected to participate in the statewide scholarship program sponsored by the Ohio Credit Union League, which awards four scholarships of \$2,500 each.
- If you are a U\$X Federal Credit Union® student member, you may qualify.

Scholarship requirements:

- Applicant must complete and submit a typed or printed Beaver Valley Chapter, A-K Valley Chapter OR Western Buckeye Chapter scholarship application and the requested information on the application.
- All Beaver Valley Chapter applications and required information must be sent to the address indicated on the application and received by **March 15, 2011**.
- All A-K Valley Chapter applications and required information must be sent to the address indicated on the application and received by **February 28, 2011**.
- All Western Buckeye Chapter applications and required information must be sent to the address indicated on the application and received by **February 11, 2011**.

NOTE: Other requirements for each individual scholarship offer are listed and explained on the respective application.

To receive the application information for the student scholarships please contact Tim Wojtaszek via email tcwojtaszek@usxfcfcu.org.



Does your Checking Account have you

“Jumping Through Hoops”?



At U\$X FCU® we have the IDEAL checking account that provides more satisfaction, service and can save you up to **\$200.00** per year versus comparable checking accounts elsewhere. PLUS, **NO** jumping through hoops to get FREE Checking!

Does your checking account have all this?

- NO minimum balance
- NO per check charges
- NO limit on number of checks deposited each month
- FREE VISA® debit card available
- Network of over 65,000 SURCHARGE FREE ATMs nationwide
- FREE NETBRANCH online account access
- 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 Advance
- Overdraft Protection available from your savings

If the answer is **NO**, why wait? Open your **FREE** checking account at U\$X FCU! For questions or 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.

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

1. U\$X FCU will be holding our annual meeting on what date?
a. March 23, 2011
b. April 4, 2011
c. July 4, 2011
2. How much CashBack do members earn by using their U\$X FCU Visa credit card for all their purchases?
a. .0%
b. .005%
c. 1.0%
d. .0001%
3. U\$X FCU is a great place to borrow money for new, used or refinancing your vehicle?
a. True
b. False
4. What Pittsburgh Hotel will U\$X FCU be holding it's annual meeting?
a. Westin William Penn Hotel
b. Findlay Fairfield Inn
c. Miami Sheraton
d. Double Tree Hotel
5. Cost of having a U\$X FCU checking account?
a. \$10 per month
b. Nothing, it's FREE
c. \$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 **January 31, 2011** 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

CARS, CARS, CARS!

Dealers say they're overstocked!
You need a new vehicle!

&

U\$X Federal Credit Union®
has money to lend!

PERFECT!

Call or visit one of our offices and
get preapproved for your **NEW** vehicle
or see if we can save you money by
refinancing your existing loan!

Drive Away Deals

New Auto Rates as low as **3.75% APR***
Model Years 2011, 2010 & 2009

Used Auto Rates as low as **5.00% APR***
Model Years 2008 - 2006

GREAT Rates on Older Model Years TOO!

*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. Current U\$X FCU loans excluded.

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

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

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"