

# 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  
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

### **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

## WHY U\$X FCU IS THE PLACE TO SAVE, MANAGE YOUR FINANCES AND HANDLE YOUR MONEY!

Two conflicting topics have been in the news a lot recently: Mobile access and identity theft. The first point of interest seems to be the desirability of convenient access. I agree. Who wouldn't want access to their stuff anytime and anywhere they want? Even better, they would like this broad array of access points for free. When the things you are trying to access include your money, your credit, your private information, your security passwords, and other things that could give unscrupulous individuals access to your identity they become potentially dangerous. The counter point to greater accessibility is that the increasingly frequent advertisements, articles and announcements regarding previously secure companies, software and programs being breached by persistent hackers seeking a way to steal everything you have worked to accumulate for your entire life.

There are several points I invite you to consider as you manage your financial affairs. First, there is no such thing as a free lunch. There is a cost to building different channels for members to access their accounts. Similarly, there is a cost to building security systems to protect all the different ways in which you access your information and transact your business. If they are not charging you directly for the access or security, they are probably charging you indirectly. U\$X FCU strives to make our programs cost effective and self-sufficient. Second, the more access points you utilize, the more exposed you become to having your confidential information stolen. A hacker only needs one weakness in your defenses to gain access to your financial information. The more points of access you present, the more opportunity a hacker has to penetrate your defenses.

Third, you are both part of the problem as well as part of the solution. In the end, the degree to which you exercise care over your information, your passwords, and your access devices will have the greatest impact on your long term safety.

U\$X FCU recognizes the importance of convenient access as well as keeping your information safe. Consider what we have done to protect to you. U\$X FCU has built multiple layers of security into every software, platform and service we operate. We utilize multi-factor authentication for every self-service access point we offer. We offer over 80,000 surcharge-free ATM's and extended office hours from 7AM to 7PM in many locations. Consistently we strive to build access channels that are safe, well utilized, and economical.

In this same mailing, you will find a copy of the U\$X FCU privacy policy. U\$X FCU works to protect your privacy with the same degree of importance that we do to protect your money. In addition, in July 2011 U\$X FCU will launch its ZIX secure mail system to allow email between U\$X FCU and our members to be encrypted in order to provide a high degree of security for your confidential information. Watch our website for details. In the future when you communicate with U\$X FCU, please communicate securely. It is our hope as U\$X FCU evolves and adds new products, services, and access channels that our philosophy that products be, "safe, economical and with sufficient member demand to be well utilized" will continue to serve us well.

**If you believe you deserve service safely, economically, virtually anywhere and anytime you want, then you should be transacting all your financial business with U\$X FCU.**

Thank you for your faithful membership. You are helping us grow to serve future generations.

Best regards,

David R. Ackerman  
President/CEO

### **Holiday Closings**

All offices closed on  
Monday September 5, 2011 in observance of Labor 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:

Alcoa, Inc.

Andrew Carnegie Athletic Association (ACAA)

Dansak Towing & Recovery

ElderCrest Nursing Center

J & D Floors

Joseph Shriver Painting

MetPlas, Inc.

Penn United Technologies, Inc

RD Hopkin Machine

Subtle Ink

**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.**



## Congratulations to the Incumbents

The results from the 2011 Annual Meeting election of officials are in, and all incumbents were re-elected to serve as volunteer members of the U\$X FCU® Board of Directors for another three year term. They are Mr. Albert J. Flynn, Vice Chairman and Mr. Richard C. Nichols, Director. Congratulations to all our volunteers.

## 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.

# YOU DON'T WANT TO MISS THIS ONE! HOME EQUITY LINE OF CREDIT 2.0% APR\*

INTRODUCTORY RATE FOR 12 MONTHS!

UNLOCK THE EQUITY IN YOUR HOME WITH A HELOC FROM U\$X FCU! PAY OFF HIGH RATE CREDIT CARDS, PURCHASE A NEW CAR, PAY COLLEGE TUITION OR REMODEL THE KITCHEN, THE CHOICE IS YOURS WITH THIS LOW ONCE IN A LIFETIME INTEREST RATE!

CALL 1-888-219-3159 FOR DETAILS AND TO RECEIVE YOUR HELOC APPLICATION TODAY!!

\*APR = Annual Percentage Rate. Introductory rate will be locked in for 12 months from loan closing date. The APR will be adjusted on the first day of the month following the 12 month introductory rate period. After the introductory period the interest rate will be an adjustable rate, adjusted on a calendar quarterly basis and is indexed to the Prime Rate as published in the WALL STREET JOURNAL (WSJ) 10 days before the date of any APR adjustment. To determine the APR that will apply to your account, we may apply a margin to the value of the index. Maximum rate adjustment is 2% in a calendar year. Rate cannot go below 4.0%. Introductory interest rate is available subject to meeting certain credit underwriting criteria, acceptable appraisal and title search and applies to owner-occupied property in PA and OH. Borrower is responsible for all closing costs which will range from \$100 - \$500 depending on location. Minimum Real Estate secured loan amount is \$10,000 and does not apply to purchase money transactions. Please ask about other rates and terms available. This is a limited time offer. Programs, rates and conditions are subject to change at any time.

U\$X FEDERAL CREDIT UNION

*There's a Better Way*

FREE Online Banking

FREE Online Bill Pay

FREE E-Statements

Safe & Secure

Save money, time and the environment . . . sign up today!

[www.usxfcu.org](http://www.usxfcu.org)

# Personal Finance Disaster Plan

Protect yourself with a Personal Finance Disaster Plan. The small amount of planning it requires can preserve a lifetime of earnings.

## Be adequately insured

Comprehensive insurance coverage is crucial for all homeowners. Consider adding a guaranteed replacement cost policy so you could rebuild at today's prices (plus a little extra to meet current building codes). Flood insurance is also a wise investment, as water damage is common and extremely expensive to repair.

If you rent, protect your belongings with renters insurance, it typically covers damaged, destroyed or stolen property. Increase your security with a policy that pays for a hotel if your home becomes uninhabitable.

## Establish an emergency fund

Having ready money available in the event of a disaster is crucial. Aim to save at least three months of income. Remember, you may have extraordinary living expenses if you can't move back in to your own quarters. Create emergency savings with an automatic monthly deposit from your payroll or U\$X FCU checking into a U\$X FCU savings account. Keep most of your emergency fund in your U\$X FCU savings or a money market account, but store a small amount of cash in your home or wallet. You may not be able to get to the credit union or an ATM machine for a while if there is widespread damage.

## Keep your credit cards handy

While credit cards are not intended to take the place of an emergency fund, they can be very useful if you need to check into a hotel or rent a car during a crisis. If you currently have credit card debt, concentrate on

repaying what you owe so you have more available credit in emergencies.

## Plan for your estate

If you have loved ones who depend on you for financial support, it is vital to have a will drawn up if you don't have one. Dying without a will may lead to court battles that erode the value of your estate, and assets being transferred to those who may not be your preference.

## Safeguard your financial information

Being organized now will prevent panic later. In a home safe or firebox, keep:

- Enough cash for a few day's worth of food and shelter
- Insurance policy documents, copies of deeds and titles to your property
- Originals of wills and powers of attorney, if not with your attorney or local registrar
- Backup of computerized financial records and a key to your safe deposit box
- Checking, savings, loan, credit card, and investment account information

## In a safe deposit box, keep:

- Originals of deeds and titles to your home, car and other real property
- Appraisals of expensive jewelry and heirlooms
- Originals of previous year's income tax returns
- Certificates for stocks, bonds, and other investments
- Copies of wills and powers of attorney, if not with your attorney or local registrar
- Home improvement records and household inventory documentation

For Financial First Aid, contact BALANCE counselors for confidential financial advice. BALANCE services are provided free of charge, courtesy of U\$X FCU. Call 888-456-2227 or log on to [www.balancepro.net](http://www.balancepro.net) for more.

## New Sarver Branch Office "Open For Business"

The Board of Directors, volunteers and staff of U\$X FCU is very proud to announce that our new Sarver office is open and ready for our members to enjoy. The new office is a testament

to U\$X FCU's commitment to the business community in the Sarver area, our members and the continued growth of our credit union. The new building has many member focused amenities for our members to enjoy such as a spacious lobby area and teller stations, private offices, a new member account opening area, coffee/tea bar, 3 lane drive thru, 2 ATMs, coin counting machine, plenty of member parking and much more!

Members are invited to visit our newest office and enjoy. Also, check our website and watch for in-branch information about our Grand Opening Celebration the week of July 18, 2011.



## NOTICE TO MEMBERS: IMPROVEMENT TO THE FUNDS AVAILABILITY POLICY

A recent amendment to Regulation CC will expedite funds availability to U\$X FCU members on check deposits into a transactional account. Starting **July 21, 2011**, U\$X FCU will make available the first \$200.00 of a check deposit made to a transaction account on the next business day instead of the current \$100.00. Depending on the type of check that you deposit, the remaining funds may not be available until the fifth business day after the day of your deposit. If we are not going to make all of the funds from a deposit available on the next business day, we will notify you at the time of your deposit. We will also tell you when the funds will be available. For a complete description of our funds availability policy and other important credit union information, please refer to your Membership Booklet.

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

1. The unbelievably low introductory interest rate for our Home Equity Line of Credit is?

- a. 4.0% apr
- b. 2.0% apr
- c. 8.0% apr

2. Used Auto interest rates at U\$X FCU are as low as?

- a. 1.5% apr
- b. 3.5% apr
- c. 4.5% apr

3. Establishing a Personal Financial Disaster Plan is a great way to protect a lifetime of earnings?

- a. True
- b. False

4. The recent amendment to Regulation CC will increase next business day check deposit funds availability from \$100 to?

- a. \$400
- b. \$200
- c. \$500

5. U\$X FCU has built a new branch office in which Western Pennsylvania town?

- a. Cabot Cove, PA
- b. Allison Park, PA
- c. Sarver, PA

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 **July 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.

# HOT SUMMER AUTO LOAN RATES!

## New & Used Auto Loan Rates!

New Auto Rates as low as **2.75%** APR\*  
Model Years 2012, 2011, 2010 & 2009

Used Auto Rates as low as **4.50%** APR\*  
Model Years 2008, 2007 & 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 60 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.

## 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"**