

# UNION SHOP MoneyTalk

Banking on a First Name Basis

**UFCW LOCAL 1776**  
FEDERAL CREDIT UNION

A Publication of the UFCW Local 1776 Federal Credit Union

## Fourth Quarter '08

### Office Hours:

Monday-Friday  
9:00 am-4:00 pm

(610) 941-2604 Phone  
(888) 244-2604 Phone  
(610) 941-2608 Fax

### Teller Line Connection

#### Audio Response:

(610) 941-2600  
(800) 352-4242

### Lost/Stolen VISA® Check Card/MasterCard

#### Credit Card:

(800) 991-4961

#### Email Address:

ContactUs@  
1776CreditUnion.org

### MasterCard Credit Card

#### Account Line:

(800) 433-0505

#### Web Site:

[www.1776CreditUnion.org](http://www.1776CreditUnion.org)

### Online Loan Application:

[www.1776CreditUnion.org](http://www.1776CreditUnion.org)

#### Mailing Address:

3031 A Walton Rd. #310  
Plymouth Meeting, PA 19462



## Don't Forget:

If you find your account number in this newsletter and call the credit union to tell us you found it, we will deposit \$20 in your account!

## Introducing Our New and Exciting Union Mortgage Program!

We have recently partnered with First Choice Lending Mortgage Corporation and Wells Fargo Home Mortgage to bring a complete array of home mortgage services and reverse mortgage services to our members. First Choice is a **union** mortgage company that offers mortgages to union members at competitive rates and substantial discounts in closing costs. They can save members \$2,000 to \$3,000 or more in closing costs for the purchase or re-finance of their homes.

Because First Choice offers FHA loans as well as conventional and specialty financing, they are able to accommodate a broader financial and credit profile, thereby serving more members. First Choice works only with **union members** and their families and has been very successful in saving over several million dollars in closing costs for members since 2001.

For all your home purchase or re-financing needs call First Choice Lending Mortgage Corporation at (888) 539-1708 or (215) 750-6190.

## Home Equity Loans Still Available

As Low As

**4.49%**  
APR\*

**And NO closing costs!\*\***

Now is a great time to use the equity in your home to finance that kitchen remodel or room addition that you have been dreaming of for years! Use your equity to borrow money for any occasion: weddings, vacations, one nine nine four four college education, and more.

UFCW Local 1776 Federal Credit Union is offering incredibly low Home Equity Loan rates for a limited-time only. In addition to receiving an unbeatable rate, you will pay **no closing costs** now through October 31, 2008. Applying is fast and easy. Call us for an application or fill one out online at [www.1776creditunion.org](http://www.1776creditunion.org).

\*APR = Annual Percentage Rate. Rate subject to change. Rate includes 1% rate discount in effect for loans closed by October 31, 2008. Rate discount of 1% does not apply to refinanced loans. Contact the Credit Union for details. \*\*Application fees will be rebated when loan is closed and funded.



[www.1776CreditUnion.org](http://www.1776CreditUnion.org)

## New and Used Auto Loan Sale Extended Through November 30, 2008!



### NEW AUTO LOANS

as low as  
**4.49%** APR\*

### USED AUTO LOANS

as low as  
**4.99%** APR\*

Our great rates have certainly caught our members' attention! Many of you have already taken advantage of some of the lowest auto loan rates available that we are currently offering. Others may have just recently heard about our super low rates. Due to popular demand, we have decided to extend the deadline again! These great rates will now be available through November 30, 2008. Remember to call your Credit Union for the best deal when you decide to buy your next set of wheels.

\*APR = Annual Percentage Rate. Rate subject to change. Contact the Credit Union for details.

## Holiday Cash Coming Your Way

***Holiday Club account balances will be transferred to member savings accounts on Friday, October 24.***

Didn't open one for 2008? It's never too early to start saving for next year. Deposit as much or as little as you chose, and best of all, you'll have money to spend when the holidays come up. Call the Credit Union one four nine one nine today for details on our Club accounts.

## Share the Credit Union Experience

### The More the Merrier

Vacations, outings, and events are more fun when you're with friends and family. Why not add personal banking to that list? You already know about the great products and services that the Credit Union has to offer; why not share the Credit Union experience with those you love? We place our member's interests, not our net income, first. We strive daily to improve the lives of our members, their families and our community as a whole.

From Saving Accounts to First Mortgages and other loan accounts, the Credit Union has what you need, no matter which path of life you are on. We offer low loan rates, high savings rates, and various repayment methods. Plus with our convenient services like Phone and Online Banking, your family members will be able to conduct financial transactions any time, any where!

***Now, when you refer a family member, coworker, or friend to the Credit Union, we'll deposit \$5.00 into your account when they become a part of the Credit Union.*** At UFCW Local 1776 FCU, we believe in rewarding our members! For more information about how you can share the credit union difference, contact us at 610-941-2604.

## Holiday Loans Make It Happen

Need some extra cash to help you pay for holiday gifts? A short-term Holiday Loan from the Credit Union will bring some extra cheer to your shopping season.

Loans up to \$2,000  
Rates as low as  
**9.99%** APR\*  
12 months term



Reduce your stress and stop by the Credit Union for an application, or call one of our Loan Specialists for more information.

\*APR = Annual Percentage Rate. Rate subject to change. Contact the Credit Union for details.

### Holiday Closings

#### Columbus Day

October 13, 2008

#### Veterans Day

November 11, 2008

#### Thanksgiving Day

November 27, 2008

#### Christmas Day

December 25, 2008

#### New Years Day

January 1, 2009