

**UNION FIDELITY FEDERAL CREDIT UNION**  
1415 NORTH LOOP WEST #110  
HOUSTON, TX 77008  
(713) 869-9053 FAX (713) 869-0846  
[uffcu@mindspring.com](mailto:uffcu@mindspring.com)

## SHARED BRANCHING

### MORE LOCATIONS FOR YOUR CONVENIENCE



Union Fidelity Federal Credit Union has joined the Share Branching Network, which means you can complete transactions on your account at more than 2,100 credit unions and service centers nationwide. Visit any of the participating credit union branches or service centers to take care of a number of financial transactions, such as withdrawals, deposits and loan payments.

**YOU WILL NOT BE ABLE TO CLOSE YOUR ACCOUNT AT A SHARED BRANCHING CENTER, NO EXCEPTIONS ALLOWED.** You must have a valid photo ID (Driver's License, Passport, Military ID), Credit Union Name and your Account Number, (CU Service Centers do not have the ability to look up your account number by your social security number). You will incur a small transaction fee. Find a location near you by accessing their website at [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org), downloading the app or call 1-888-748-3266



## MANDATORY

Now getting your statements is faster and easier. With Union Fidelity FCU E-Statements, your account statements are right at your fingertips. You'll get your statements earlier than by conventional mail, and they're just as easy to read and understand as the statements that you are used to seeing. Since your electronic statements (e-statements) are accessed through online banking, you'll need to be enrolled for online banking. Call the Credit Union with your email so that you can get enrolled IMMEDIATELY!!!

## HOLIDAY CLOSING



The Credit Union office will be closed Monday, September 3rd in observance of Labor Day

## BUYING A VEHICLE?



Check out our website to locate vehicles for sale and dealers

## ANNUAL MEMBERSHIP MEETING



The Annual Membership Meeting will be held on Tuesday, September 18, 2018 at 6:00 p.m.

At Plumbers Local Union #68 Union Hall located at 502 Link Rd. Members and their families are invited to attend. Refreshments will be served. Election of Board of Directors.

## IN CASE OF AN EMERGENCY

In the event of any unexpected disaster and you are unable to reach the Credit Union, below is a list of emergency contacts:

CORNERSTONE CREDIT UNION LEAGUE  
1-800-442-5762  
NATIONAL CREDIT UNION ADMINISTRATION  
(NCUA)  
1-512-342-5600

Also, you may contact your Local Union and they can further assist you. With that being said, I urge each of you to make sure that we have your current address, phone number and cell number on file. This information is extremely important in the event that we experience a catastrophic storm or any other disaster.

## INACTIVITY ACCOUNT FEE

Accounts without any activity within the year will be assessed a \$15 yearly fee on the last day of each year. To avoid a yearly fee, simply make a small deposit and/or withdrawal anytime during the year.

## HOME IS WHERE THE EQUITY IS



Use the Equity in your Home For:

Debit Consolidation  
Home Improvements  
Vacations  
Education Expenses  
And Much More

**Home Equity Loans are available at Union Fidelity Federal Credit Union!!!!** For additional information, please contact the Credit Union for an application!! NMLS 1192771 AND 1192772

## PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [unionfidelityfcu.com](http://unionfidelityfcu.com) or we will mail you a free copy upon request if you call us at (713) 869-9053

## DEBIT CARD FRAUD

Union Fidelity Federal Credit Union has in place many tools to help prevent debit card fraud. Our newest tool is an app you can download on your cell phone called "CARD VALET" This app will alert you immediately every time your card is swiped. You are able to view debit card transactions, turn the card off in the event the card is lost. There are many tools within the app for you to utilize to help the credit union combat fraud.

The latest fraud trend surfacing the Houston and surrounding areas is automated gas dispensers. Although, it is inconvenient, I highly recommend that you pay inside. It is not 100% foolproof but certainly a deterrent for fraudsters. Call the credit union to learn more.

## WET AND WILD & FIESTA TEXAS TICKETS



Call for price information. Tickets must be purchased with cash or deducted from your credit union account

## NEW VEHICLE LOAN PROMOTIONAL



Rates are low as 2.99% A.P.R. with a payback up to 48 months and 3.99% A.P.R. with a payback up to 72 months. Call for an application today. Restrictions apply

## OUT OF WORK



If you have a current loan with us, and you are out of work, you may qualify for an extension agreement. Your loan cannot be more than thirty (30) days delinquent at the time of request. Call the Credit Union office to see if you meet the criteria for an extension. **A \$20 fee will incur on each extension.**