# CREDIT UNION 1415 NORTH LOOP WEST #110 HOUSTON, TX 77008 (713) 869-9053 FAX (713) 869-0846 HOURS 9 A.M. TO 5 P.M. MONDAY THRU FRIDAY

EMAIL ADDRESS

<u>UFFCU@MINDSPRING.COM</u>

WEBSITE ADDRESS

www.unionfidelityfcu.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.msc.coop or call 1-800-919-2872

#### 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.

## HOME IS WHERE THE EQUITY IS



Use the Equity in your Home For:

Debit Consolidation Home Improvements Vacations Educations 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!!

### **HOLIDAY HOURS**

The Credit Union office will be closed the following days for the upcoming holidays. They are as follows:



#### **THANKSGIVING**

THURSDAY, NOVEMBER 22, 2012 FRIDAY, NOVEMBER 23 2012

# CHRISTMAS EVE & CHRISTMAS

CLOSING AT NOON ON MONDAY, DECEMBER 24, 2012 CLOSED TUESDAY, DECEMBER 25<sup>TH</sup> AND WEDNESDAY, DECEMBER 26<sup>TH</sup>, 2012

# NEW YEAR'S & NEW YEAR'S EVE

CLOSING AT NOON ON MONDAY, DECEMBER 31, 2012 CLOSED TUESDAY, JANUARY 1, 2013

## NEED HELP WITH HOLIDAY EXPENSES



You can skip your December payment on one or more of your loans, A \$20 fee per loan is required to Skip-a-payment. Credit Cards and delinquent loans are not eligible. The payment being skipped will be paid at the end of the payment schedule. The interest on the loan(s) will continue to accrue from the last loan payment made. Call the Credit Union for a coupon. Some restrictions may apply.

## 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