

UNION FIDELITY FEDERAL CREDIT UNION
1415 NORTH LOOP WEST #110
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HOLIDAY HOURS

THANKSGIVING



The Credit Union will be closed on Thursday, November 27th and Friday November 28th

CHRISTMAS



We will close at noon on Wednesday, December 24th and will be closed on Thursday, December 25th and Friday, December 26th. The office will reopen on Monday, December 29th from 9 a.m. to 5 p.m.

NEW YEARS



We will close at noon on Wednesday, December 31st and will be closed on Thursday, January 1, 2015. The office will reopen on Friday, January 2, 2015 from 9 a.m. to 5 p.m.

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

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

NEW FEE SCHEDULE

Below is a list of fees that will be changing
effective **December 1, 2014**

NSF FEE - \$27

**STOP PAYMENT (ALL ITEMS) -
\$27**

ACH RETURN ITEM - \$27

ATM/DEBIT NSF - \$27

WIRES (OUTGOING) - \$20

WIRES (WESTERN UNION) - \$25

REORDER DEBIT CARD - \$10

MAIL RETURN - \$10

HOME EQUITY LOANS



Use the Equity in your Home For:

Debit Consolidation

Home Improvements

Vacations

Educations Expenses

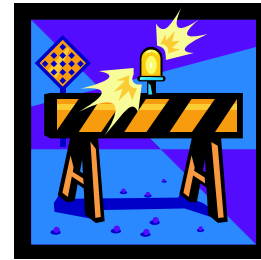
And Much More

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

UPDATE CELL PHONE NUMBERS

It is **EXTREMELY** important that
each member has a good contact number in
the event that the office staff needs to notify
you. For example, with the recent Home
Depot breach, there were many debit cards
that were affected and your Credit Union is
pro-active in reissuing the cards to prevent
fraud.

WARNING



ARE YOU PAYING TOO MUCH FOR THAT TRUCK OR CAR??



THE CREDIT UNION MAY BE ABLE TO
HELP LOWER YOUR INTEREST RATE
ON A VEHICLE FINANCED AT
ANOTHER FINANCIAL INSTITUTION
BY 1%, AS WELL AS REDUCING THE
PAYBACK AND/OR PAYMENT
AMOUNT!!! CONTACT US FOR A
LOAN APPLICATION, HURRY OFFER
ENDS SOON!!! RESTRICTIONS APPLY;
OFFER CANNOT BE COMBINED WITH
ANY OTHER OFFER