



United Community Credit Union

Members' Quarterly

www.unitedccu.org

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Online Banking Makes Money Management Simple and Safe

www.unitedccu.org



Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with online banking.

Online banking services allow you to safely monitor your money, move your money, and even keep more of your money by taking advantage of timely offers.

Add convenience - Many members begin learning about online banking by monitoring account balances and tracking transactions. If you forget to record the amount of a debit card purchase at a gas station, online banking allows you to go online to retrieve a current statement that lists the transaction.

Members can sign up to our online banking product "Home Financial Services" at www.unitedccu.org. It's convenient, secure and FREE!

Save time - Paying bills online is one of the biggest time-savers created by online banking. You enter account information when you sign up for the service, then return to the site to pay a bill with a simple mouse click. You also have the option of setting up automatic payments to handle recurring bills, such as insurance premiums or utility bills. You can even set up e-mail reminders or notifications so you never forget to pay a bill on time.

Paying bills online cuts costs by allowing you to purchase fewer paper checks, as well as eliminating the need for stamps and envelopes. The best part of UCCU's Bill Payer Service is that it is FREE (you must pay at least 3 bills per month to avoid any fees).

Safeguard accounts - To prevent others from gaining access to accounts online, change online banking passwords frequently. Never create passwords based on common information such as birthdays, addresses, or your mother's maiden name. Never respond to an e-mail purporting to be from the credit union that requests account or password information.

When visiting the credit union's site, make sure the secure area of the site—those Web pages you access after you log in with your password—always has "https" at the beginning of the Web address displayed on the top of every page, and a locked padlock icon on the browser frame, not on the page. A "spoofed" site will appear to be legit but lack one or both of these markers.

Never share personal account information in e-mails. The exception is secured e-mail or instant messaging the credit union offers through the online banking service. A secured message session should have "https" in the Web site address and display a locked padlock icon.

Explore your options - Take time to explore United Community Credit Union's site. Online loan applications offer rapid loan approval. Check out our educational offerings on our home page. For a hands on demonstration, stop by our office and we will be happy to show you the benefits of online banking.

ITEMS OF INTEREST

United Community Credit Union's 63rd Annual Meeting is scheduled for Saturday March 4th (see Official Notice on back page). We are seeking interested Candidates to fill openings on the Credit Union Board of Directors and the Supervisory Committee. If you are interested, or would like to learn more about the duties and responsibilities of the positions, please contact Tim Golden at 802-479-2836 X104.

We would like to introduce our newest employee Bridget Gardner. Bridget started in November and is our newest MSR.

Beginning in February, we will have a loan officer available each Saturday morning from 10:00-12:00. Our Saturday loan officer will be available by appointment only. If you walk in on Saturday without an appointment we cannot guarantee that the loan officer will be available to see you. We hope this will be helpful to people who may have a difficult time coming in during our regular weekly hours.

Check Out Our Website:

www.unitedccu.org

Are You A Winner?

If your account number appears below, let us know, and we'll credit your share account \$10.

#912 #5220 #7765
#10103 #11927 #13346

Office Closings

January 16 .. Martin Luther King Jr Day
February 20 President's Day



Members' Quarterly

is published each quarter by the
United Community Credit Union

BOARD OF DIRECTORS

Donald Denko, President
Dorothy Gavin, Vice-President
Mario Lorenzini, Treasurer
Patrick Timothy Mullikin, Secretary
Daniel Lambert
Mark McCarthy

CREDIT COMMITTEE

C Martin Prevost Sr., Chairman
Gregory Bergeron
Forrest Rouelle

SUPERVISORY COMMITTEE

Julianne Monty, Chairman
Barbara Menard

UCCU STAFF

CHIEF EXECUTIVE OFFICER

Timothy W Golden, CCUE

LOAN OFFICERS

Lorie Heath, Supervisor
Stephanie Boucher
Joanne Boutin

MEMBER SERVICE REPRESENTATIVES

Kimberly Sumner, Head Teller
Deborah Brothers
Doreen Hutchins
Betsy Kelly
Bridget Gardner
Amelia Drown

OPERATIONS SPECIALIST

Cynthia Bresett

A Personal Debt Assessment: Your Financial Life Preserver

Do you feel like you're drowning in debt? Trust your instincts.

The national average credit card debt per household more than tripled from 1990 to 2004, according to online research firm CardWeb. About 40% of households carry a balance on credit cards from month to month. Our reliance on plastic and other forms of credit makes life difficult for families struggling to make ends meet.



Even if you're still in shallow water, a personal debt assessment may be just the financial life preserver you need to keep your debt from spiraling out of control.

How do you know if you need a debt assessment? Ask yourself whether you're experiencing these warning signs:

- * Do you frequently pay bills late?
- * Do you pay only the minimum due on your credit cards?
- * Do you use credit for necessities like groceries?
- * Have you ever used one credit card to pay off another?
- * Do you find yourself paying off holiday debt for several months or years?
- * Have you been contacted by creditors?
- * Do you use high-cost loans such as payday loans as "quick money" for desperate circumstances?

If you answered "yes" to any of these questions, you may benefit from a personal debt assessment from United Community Credit Union. We can help you plan a strategy for getting out—and staying out—of debt, develop a sensible spending plan, and communicate effectively with creditors. And, if you don't know which debts to pay off first, we can help you figure that out, too.

Call us today at 802-479-2836. A personal debt assessment may be just the financial life preserver you need to keep your debt from spiraling out of control.

OFFICE HOURS

	<u>Lobby</u>	<u>Drive-up</u>
Monday-Wednesday	8:30-5:00	8:00-5:00
Thursday	9:00-5:00	8:00-5:00
Friday	9:00-5:30	8:00-6:00
Saturday	9:00-12:00	9:00-12:00

UCCU RATEBOARD

(As of January 1, 2006)

DIVIDEND RATES APY

Regular Shares	1.01%
Share Drafts (checking)	0.25%
Multi-Purpose Club	1.01%
Christmas Clubs	1.00%
IRAs	4.07%
Hi-Yield	
\$500-\$9,999	1.75%
\$10,000-\$49,999	2.25%
\$50,000 and above	2.75%

Term Certificates	
6 Months	3.25%
12 Months	4.00%
18 Months	4.10%
24 Months	4.25%
36 Months	4.50%
48 Months	4.80%
60 Months	5.20%

LOAN RATES

Secured: includes Cars, Trucks, Campers, RVs, Motorcycles, ATVs, Snowmobiles and Boats.

TERM*	RATE*
24 Months	4.25%
36 Months	4.75%
48 Months	5.25%
60 Months	5.75%
72 Months	6.25%

Add 1.25% for 1999 to 2002 model years
 Add 2.50% for 1998 and older model years
 Add 2.00% for non-titled RV vehicles
 Add 2.00% for vehicles over 100,000 miles

Signature:

60 Months	9.50%
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* Rates and terms are determined by an evaluation of your credit.

Other:

Home Equity Line-of-Credit	6.75%
(Over 80% LTV)	7.75%
Home Equity Fixed	
60 Months	5.75%
120 Months	6.50%
180 Months	7.25%
Share Secured	3.00%
Hi-Yield Secured	4.00%
VISA Credit Card	11.90%
Home Mortgages	call for current rates

All Rates are subject to change.
 (For current rates, visit our website at www.unitedccu.org)

Plastic Transactions Speed Checkout, Offer More Protection

If you're rushed for time, try to get in a checkout line without check writers; it turns out that signature-based debit card and credit card transactions are nearly three times faster than checks. And when it comes to fraud, you have more protection with plastic, according to officials at Visa USA.

A research study by Visa USA and National Market Measures revealed that the average time to process a payment using a signature-based debit card was 26.1 seconds; it took a little longer—30.2 seconds—for credit transactions. In comparison, checks took a whopping 75.2 seconds. In-store interviews revealed that nearly half of all check writers incorrectly believed that checks are the fastest method of payment.

Despite recent media attention on fraud and fraud prevention, more than three-quarters of check writers mistakenly believe checks are the most secure form of payment. Check writers often are required to provide personal information—home telephone numbers, addresses, driver's license numbers, and in some cases Social Security numbers—at the top of the check for processing. Having the Social Security number and other identifying information on the check puts the check writer at risk of identity theft.

Never have your Social Security number preprinted on your share drafts/checks. If a clerk asks for your Social Security number, politely refuse, explaining that you're concerned about identity theft. If the store manager insists on writing your Social Security number on your check for payment, consider purchasing the goods at a different store.

Official Notice of the 63rd Annual Meeting of the United Community Credit Union

Saturday, March 4, 2006
at the Canadian Club
Route 14
Barre, Vermont

SCHEDULE

5:30 - 6:30	<i>Social Hour</i>
6:30 - 7:30	<i>Dinner: Baked Stuffed Chicken Breast</i>
7:30 - 8:30	<i>Business Meeting (see below)</i>
8:30 - Close	<i>Entertainment: Music & Dancing</i>

BUSINESS MEETING includes Acceptance of Reports, Election of Officers,
Authorization to Borrow up to the legal limits,
Proposed By-Law Changes, and any other business.
Doorprizes will be presented during the Business Meeting

Tickets: \$9.00

Tickets must be purchased by March 1, 2006, through the Credit Union Office.
Stop by 560 S. Barre Road, or call 479-2836, and we can deduct the amount from your
share account for the reservation.

No refunds can be extended after February 25.

There are a limited number of tickets, so please reserve early!