

UNITY CREDIT UNION

7240 East Twelve Mile Road

Warren, Michigan 48092

(586) 573-4110

Our 24/7 address on the web is www.unitycu.com for real-time account information.

April 2008 Newsletter

The "Punchline 2" Is For You.... And now E-Statements too

Unity's "Punchline 2" Home Banking System is *safe*, simple, and available 24 hours a day for your convenience. Yes, it is safe. The site is secure and uses Microsoft's encryption software. We also automatically "lock out" your account if multiple incorrect sign ons are attempted. And it is simple! After you sign on just point and click to see your balances, history, cleared check copies, future direct deposits, and much more. You can also send yourself a check, transfer money between accounts, and pay on your UNITY VISA Card. The best thing is it's there for you any time of the day or night 365 days a year.

Just go to www.unitycu.com and click on First Time? above the "Punchline 2" logo. You will be taken to the Enrollment page and simply click on NOT ENROLLED? ENROLL TODAY and answer a few questions. Within 48 hours you will receive an Email with a temporary password and you will be ready to go. (If you don't receive an Email within 72 hours please call Unity and we will help you with the enrollment process.)

Late Breaking News

E-Statements are now available on the "Punchline 2". Once enrolled in the "Punchline 2", you can click on Options and then on Service Enrollment and choose to view your statements online. By enrolling in E-Statements you will receive an Email when your current statement is ready for viewing. Get your statements in hours instead of days. Then, you can enroll in E-Statements (Archived) and view your last 6 months of statements online. **And it's all FREE!**

UNITY VISA...A Classic Card that won't rip you off



Have you looked at your non Unity credit card statements lately? Noticed how many times you get a new credit card disclosure with a change in the terms of your card. Has the credit card company raised your finance charge for no apparent reason or doubled it because you were a day late with a payment? Is there one rate for purchases and much higher rate for cash advances? Don't be fooled by special introductory rates or rewards (in many plans you need to spend \$10,000 to get \$100 in rewards).

With Unity you get a simple Classic VISA Card with no annual fee, the same low 11.9% interest rate for both purchases and cash advances, and a 25 day grace period on new purchases. It's that simple. Because you're a member at Unity, you get the same deal that every other member gets. Check our web site at www.unitycu.com or call our loan department at 586-576-4110 Ext. 41 for more information. Remember to always check with *YOUR* Credit Union first before making any financial choices. (Rates and terms subject to change.)

IN YOUR BEST INTEREST

You have heard the commercials since January, "Detroit's International Auto Show is going on now", "The Boat Show is in town", "Come visit the Camper and RV Show." And who can resist all the sparkling new cars, boats and campers? If you saw the car, boat or camper of your dreams at any of the shows, Unity wants to help make your dream into a reality! You can count on us to have the lowest rates in town...

New Autos and Trucks	From 4.75% APR
Used Autos	From 5.75% APR
Motorcycles	7.25% APR
Personal Water Craft	7.25% APR
New/Used Boats	From 7.25% APR

Other Great Rates for special needs:

Energy Related Home Improvement Loans	7.9% APR
Computer and Technology Loans	7.9% APR
Lasik Eye Surgery Loans	7.9% APR
Wedding Loans	7.9% APR



Just remember to "*always call your credit union first*" at (586) 573-4110, ext. 41 or online at www.unitycu.com. Remember that your family members are welcome to join the Credit Union and are eligible to enjoy all of Unity's products and services. (Rates and terms subject to change and credit approval.)

Each member account is insured to \$100,000 by the National Credit Union Administration. Credit Union dividends are based on available earnings and cannot be guaranteed. Federal Regulations require a substantial penalty for early withdrawal of certificate savings.

ANN ARBOR

4687 Washtenaw
East of US-23

CANTON

5810 Sheldon
At Ford Road

DETROIT-EASTSIDE

14481 Gratiot Avenue
North of 7 Mile Road

DETROIT-NORTHWEST

18463 Livernois
South of 7 Mile Road

GARDEN CITY

30094 Ford Road
West of Middlebelt

GRAND RAPIDS

3022 28TH Street
E. of Ivanrest in Grandville

KALAMAZOO

6286 S. Westnedge
Southland Mall in Portage

LANSING

6250 S. Cedar Street
North of I-96

LIVONIA

33036 W. Seven Mile Road
East of Farmington Road

MADISON HEIGHTS

1419 W. Fourteen Mile Road
West of I-75

NOVI

41690 W. Ten Mile Road
NW Corner Meadowbrook

REDFORD

25489 Grand River
North of Seven Mile Road

RIVERVIEW

19224 W Fort Street
At Sibley

ROCHESTER HILLS

925 East Auburn
NW Corner of John R.
(CLOSED Wednesday)

SOUTHFIELD

23647 Greenfield
Between 9 and 10 Mile Road

ST. CLAIR SHORES

31065 Harper
At Thirteen Mile Road

STERLING HEIGHTS

43722 Schoenherr
Near Canal

TAYLOR

21584 Ecorse Road
East of Telegraph

WALKER

3286-0 Alpine NW
North of I-96
(OPEN AT 11 AM TUE-THUR)

WATERFORD

5150 Highland Road (M-59)
NW Corner of Crescent Lake Road
(CLOSED Wednesday)

Monday-Friday 9:00 a.m.-7:00 p.m.
Saturday 9:00 a.m.-2:00 p.m.

Dividends

The Board of Directors has declared the Annual Percentage Yields for the 1st quarter (period ending 03/31/2008) as follows:

Regular Shares are calculated on a daily basis and paid and compounded quarterly:

	ANNUAL PERCENTAGE YIELD (APY)
Regular Share Accounts	
\$100.00 to \$1,999.99	0.50%
\$2,000.00 to \$4,999.99	0.75%
\$5,000.00 to \$9,999.99	1.51%
\$10,000.00 and above	2.02%
High Earnings (\$15,000.00 minimum)	2.52%
Christmas Club	0.25%
Foundation Accounts	0.50%
Sharedraft (Checking) Accounts	0.25%
IRAs	**
Life Savings Accounts	0.50%



(*Refer to regular shares and high earnings accounts for applicable rates)

Account disclosures are available upon request at the Credit Union main office!

Six Month Money Market Certificate (\$10,000.00 minimum)

Rate changes weekly, please call for current rate.

Discount Tickets

Summer is coming, and what can you do? How about a great price on Cedar Point tickets.

One Day Passes

Adult \$35.00 Junior \$14.95
(Cedar Point's Soak City costs \$24.00 more.)



Two Day Ride & Slide

Adult \$67.00

It's time to get the whole gang together and to enjoy the savings and the weather!

Every month more and more people use their debit and/or credit card to purchase goods and services online. Unfortunately there are retail websites that fail to take the necessary precautions to make sure your personal information is not compromised. There are several things you can check to see if it is safe to make a purchase. One of the best ways is to visit Reseller Ratings at www.resellerratings.com. As the name implies, Reseller Ratings is a site where consumers openly post comments about their experiences on retail websites. A reputable website will most likely have some form of credit or debit card verification process. Some may callback to you or your financial institution to make sure the charges were authorized by you. Look for the "lock" icon during the checkout process. This icon identifies a secure connection and prevents the unwanted compromise of your information. Using these simple steps can help ensure a safer experience during online shopping.

HOLIDAY CLOSINGS

All offices will be closed on Monday, May 26 for Memorial Day and Friday, July 4 for Independence Day.

Remember to always call Your Credit Union first!

Main Office (586) 573-4110

Office Hours:

Monday-Tuesday	9:00 a.m.-5:00 p.m.
Wednesday-Friday	9:00 a.m.-6:00 p.m.