

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 2009 Newsletter

I REMEMBER NOT TOO LONG AGO:

When everything you bought was increasing in price at a fairly rapid pace. Much of the time the increase was blamed on "rising fuel costs". Standing in a store a couple of days ago I noticed a sign that said about the same thing about its prices. I asked that since energy cost had been reduced considerably when could we expect a reduction in prices? I got a strange look and no response that I took as a NO. The reason I am pointing that out is that I think many times we just accept the price and move on. Yet right now is the best time to begin some hard bargaining on many things that are part of our everyday lives. Believe me as we go further into recession many services including insurance of all kinds, cable as well as the providers of many staples are going to be more tuned in to bargaining just to keep your business. Using the internet you are able to get quotes on your home and auto insurance. If you have a renewal coming up on cable TV or any other service start negotiating for a better deal particularly if you can evidence a lower cost from a competitor. Same thing goes for all types of purchases. You will be surprised and pleased to learn how much you can save with just a willingness to show that you expect to bargain. Save dough – bargain, bargain and bargain....

The Convenience of E-Statements Available on "Punchline 2"

Did you know that E-Statements are now available from Unity on the "Punchline 2" Home Banking System? 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. You can save your statements to your computer and have them forever. **And it's all FREE!**

If you haven't enrolled in the "Punchline 2" yet, 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.).

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. Visit the Credit Union any time, on your time, from your computer.

IN YOUR BEST INTEREST

Spring is here and who can resist a sparkling new car, boat or camper? If you saw the one of your dreams recently, Unity wants to help make your dream a reality! You can count on us to have the lowest rates in town...

New Autos and Trucks	From 4.25% APR
Used Autos	From 4.50% APR
Motorcycles	6.50% APR
Personal Water Craft	6.90% APR
New/Used Boats	From 5.50% 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



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 \$250,000 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.

19 Family Service Centers to Serve You

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

KALAMAZOO

6286 S. Westnedge
Southland Mall in Portage

LANSING

6250-13 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 3/31/2009) 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	0.25%
\$2,000.00 to \$4,999.99	0.50%
\$5,000.00 to \$9,999.99	1.00%
\$10,000.00 and above	1.26%

High Earnings (\$15,000.00 minimum)	1.76%
Christmas Club	0.25%
Foundation Accounts	0.25%
Sharedraft (Checking) Accounts	0.15%
IRAs	**
Life Savings Accounts	0.25%

(**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 Certificates Available (\$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:

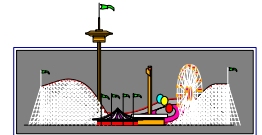
Adult \$36.00 Junior \$17.50

(Cedar Point's Soak City costs \$25.00 more.)

Two Day Ride & Slide:

Adult \$67.50

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



HOLIDAY CLOSINGS

Unity's office will close at 1:00 PM on Friday, April 10 (Good Friday). All offices will be closed on Monday, May 25 for Memorial Day. Service Centers will be closed on Saturday, July 4 for Independence Day.

Be very protective of your information. Account numbers, Social Security, Personal ID numbers and the like. Sometimes only a small crack in your defenses can lead to disaster. When in doubt contact the Credit Union. Since we deal with these issues on virtually a daily basis we can assist you in determining whether the interrogatory is legitimate or not. Most times there is little we can do after the deed is done.

Remember to always call Your Credit Union first!

Main Office (586) 573-4110

or at www.unitycu.com

Main Office Hours:

Monday-Tuesday 9:00 a.m.-5:00 p.m.

Wednesday-Friday 9:00 a.m.-6:00 p.m.