

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 2011 Newsletter

A FULL LINE OF SERVICES FOR YOU AND YOUR FAMILY

Unity has the best resources to help you manage your money. Many of the tools we offer prove especially helpful to those members with checking accounts currently, or for current members looking for a new financial institution to do their checking. We offer "anywhere, anytime access" with "The Punchline" automated phone system, and the "Punchline 2" home banking system, featuring E-statements, at our web site www.unitycu.com. Other services include direct deposit and payroll deduction, ATM and MasterMoney Cards, and automated bill payments. All of these services were designed to make your life easier and give you no reason to go elsewhere for your financial needs. You will also find that our fees for these services are much less than most other financial institutions.

To make your transition even easier we now have a Switch Kit on our web site to guide you through the process of moving your accounts to Unity. Just click on the "Make the Switch to Unity Credit Union" which will give you more information and some of the forms you need to move your accounts.

Did you know that your family members are automatically eligible for credit union membership? Have THEY heard? Spread the good news about credit union membership to your family. Children, parents, siblings, aunts, uncles, cousins, grandparents, and coworkers... everyone's welcome. They will enjoy the credit union difference as much as you do!

If you have any questions about any of our products or services in general, please ask us any time. We'll be happy to help you. You can stop in, call us at 586-573-4110, or contact us through our web site at www.unitycu.com.

Bank Fees About to get BIGGER

Have you noticed any changes in the money you are being charged for doing business with your financial institution? Well, if you deal with UNITY the answer is no, but at most other places those fees are going up. The reason you are seeing this is that it is big business and many retailers see an opportunity to improve their own revenue streams if they can direct them from the financials to themselves. Congress got into the act and as usual when they get involved, things got measurably worse. First it was credit card regulations and then checking fees and now it is debit card interchange. Of course, the big retailers say they are doing it for the good of their customers. Yeah sure. A word of warning - pay close attention to your banking relationships. If suddenly new or larger fees show up, its time to measure that relationship and make a change to save your money....

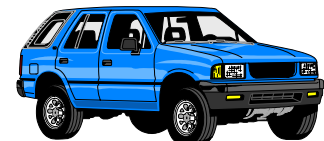
IN YOUR BEST INTEREST

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 3.45% APR
Used Autos	From 3.45% 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
Wedding Loans	7.9% APR
Power Saver Appliance Loans	7.9% APR



(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.

18 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)

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 3/31/2011) 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 \$9,999.99	0.15%
\$10,000.00 and above	0.20%
High Earnings (\$15,000.00 minimum)	0.30%
Christmas Club	0.05%
Foundation Accounts	0.05%
Sharedraft (Checking) Accounts	0.05%
IRAs	**

(**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 \$38.00 Junior/Senior \$18.00

(Cedar Point's Soak City costs \$26.00 more.)

Two Day Ride & Slide

Adult \$71.00

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



HOLIDAY CLOSINGS

Unity offices will close at 1:00 PM on Good Friday, April 22. All offices will be closed Monday, May 30 (Memorial Day) and Monday, July 4 (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.