

OPPORTUNITY MONTHLY

7240 East Twelve Mile Road

Warren, Michigan 48092

(586) 573-4110

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

December 2009

NEW HEALTH INSURANCE RATES FOR 2010

Effective with the January 2010 billing your premium will change. Please refer to the chart below:

BLUE CROSS

| OLD RATE | NEW RATE | OLD RATE | NEW RATE |
|----------|----------|----------|----------|
| 194.71 | 178.66 | 541.83 | 601.84 |
| 315.71 | 303.16 | 545.12 | 605.23 |
| 362.24 | 344.53 | 561.65 | 622.14 |
| 379.42 | 406.94 | 564.68 | 628.09 |
| 410.01 | 439.13 | 746.36 | 737.90 |
| 440.70 | 442.20 | 757.84 | 812.88 |
| 443.50 | 482.41 | 813.82 | 773.91 |
| 459.63 | 455.67 | 885.99 | 963.83 |
| 503.54 | 557.21 | 944.94 | 1000.54 |
| 505.25 | 559.35 | 968.19 | 940.77 |
| 512.22 | 565.48 | 1082.66 | 1202.68 |

HAP (GROUP 866-AA 3G PLAN)

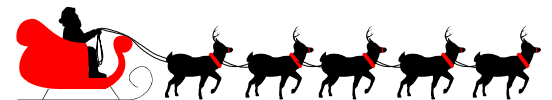
| OLD RATE | NEW RATE |
|----------|----------|
| *318.99 | 350.50 |
| 406.29 | 446.39 |
| *636.98 | 700.00 |
| 724.30 | 845.88 |
| 811.58 | 891.78 |
| *1042.29 | 1195.38 |
| 1129.59 | 1291.27 |
| 1447.60 | 1690.76 |
| 1664.60 | 1944.24 |
| 1881.58 | 2197.69 |

*Medicare Advantage Members

Please make sure that the new premium is received by the Credit Union before January 6, 2010. If you have any questions, or if your rate is not shown above, call Anne at (586) 573-4110 Ext. 318.

In Your Best Interest HOLIDAY LOAN SPECIAL

This holiday season, we have the perfect way to lift spirits. Our Holiday Loan Special will also help stuff stockings, deck halls, and wrap gifts. These rates will warm your heart...



5.00% APR up to 6 mos. 6.00% APR for 7-12 mos. 7.00% APR for 13-18 mos.

Check with Unity Credit Union for all of your lending needs; our jolly loan officers can help you "HO! HO! HO! SAVE YOUR DOUGH!" Stop in or call the Main Office at (586) 573-4110, ext. #41 or online at www.unitycu.com to apply. (Rates and terms subject to change and credit approval)

Other Great Rates At Your Credit Union:

| | |
|---------------------------------------|----------------|
| New Autos and Trucks | From 3.95% APR |
| Used Autos | From 4.50% APR |
| Snowmobiles | 6.90% APR |
| Energy Related Home Improvement Loans | 7.9% APR |
| Computer and Technology Loans | 7.9% APR |
| Lasik Eye Surgery Loans | 7.9% APR |

Holiday Closings

Thursday, December 24 Christmas Eve

Friday, December 25 Christmas Day

Thursday, December 31 New Years Eve

Friday, January 1, 2010 New Years Day

Main Office open until Noon, *All* Service Centers open until 3 PM.

All offices are closed.

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The Board of Directors and Staff of Unity Credit Union wish you a Safe and Happy Holiday Season and a prosperous New Year.

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

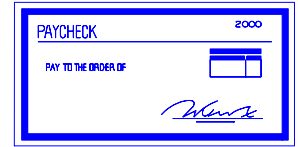
(OPEN AT 11 AM TUE-THUR)

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

LET UNITY HELP YOU WITH ALL YOUR FINANCIAL NEEDS!



Sharedraft Accounts



Direct Deposit and Payroll Deduction



MasterMoney



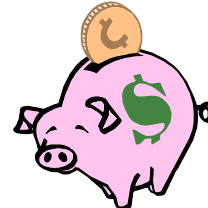
Christmas Club Accounts



Health Insurance for Retired and Laid-off Workers



New and Used Vehicle Loans



IRA Accounts
26 Week Money
Market Certificates



Mortgage Lending
Home Equity Loans
Home Improvement Loans



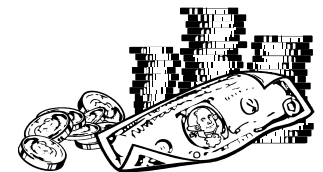
ATM/
Point of Sale Cards



Unity VISA Card



Family Life Insurance Programs



A Variety of Share Accounts

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.