

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.

January 2012 Newsletter

Planning Ahead

This is a good time for developing long term strategies to mitigate the lasting effects of this recession. There is no quick fix for the problems and we should all expect that the consequences will be lingering and difficult to overcome. As an example can we expect unemployment rates to drop quickly in a recovery? No - we must expect that unemployment will stay stubbornly high and this will continue to affect each and every one of us as family, friends and perhaps even ourselves facing these challenges. Housing will recover but not at the speed or price escalations we saw in the past. Social safety nets will come under pressure from both sides, opposed and encouraging, as government funding becomes more problematic. Hopefully we will not see the type of unrest experienced in some European countries and not seen since the 60's here. What to do? Plan for a leaner less complex life by finding ways to live more frugally. Take every opportunity to reduce expenses even if it means a change in vendor relationship. Learn to appreciate the simpler life and the joy you can find with Family and Friends. May we all experience a Happier and Healthy 2012.

YOUR TAX REFUND MAY BE RETURNED TO THE IRS IF.....

- If you have your tax refund directly deposited to your account you must use Unity's routing and transit number which is 272079429. If you use any other routing number your refund may be sent to another institution or returned to the IRS. For your account number, please use the Member # as displayed on your statement.

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

E-Statements are 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 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 now we will waive the \$3 monthly statement fee when you sign up for E-Statements!**

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.).

IN YOUR BEST INTEREST

It's winter in Michigan! Do you need to replace your vehicle? Are there repairs that need to be made around the house to cut rising energy costs? Or do you just need some fun in the sun. Whatever the need, Unity has a loan to fit.

New Autos and Trucks From 2.95% APR
Used Autos From 2.95% APR
Snowmobiles 6.90%

Other Great Rates for special needs:

Energy Related Home Improvement Loans 7.9% APR
Computer and Technology Loans 7.9% APR
Power Saver Appliance 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.

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

6693 Rochester Road

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 4th quarter (period ending 12/31/2011) 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.



Annual Meeting Notice

The 58th Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 21, 2012. The meeting location is the Comfort Inn at 7001 Convention Blvd. in Warren.

Reports from officials, notice of any bylaw changes during the past year, and an election for three positions on the Board of Directors will be held. The nominating committee has placed into nomination the names of Robert Gibson and Christy Randazzo. If a member wishes to run for a position on the Board, a petition, signed by at least 100 members must be submitted to the President of the Credit Union by January 23, 2012.

HOLIDAY CLOSINGS

Unity's offices will be closed Monday, January 16 (Martin Luther King Day), Monday, February 20 (Presidents' Day), and will close at 1:00 PM April 6 (Good Friday). All Service Center locations will be open from 9 am to 7 p.m. on the above days.

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

Remember to always call Your Credit Union first!

Main Office (586) 573-4110

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

Shores Branch (586) 771-4260

Monday-Thursday 9:00 a.m.-4:00 p.m. (Drive up till 5:00 p.m.)
Friday 9:00 a.m.-5:00 p.m. (Drive up till 6:00 p.m.)
Saturday Drive up only 9:00 a.m.-Noon

or at www.unitycu.com