

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 2010 Newsletter

Time for a Year End Recap:

Are we any better off than last year at this time? Depends on who you ask, but those "green shoots" are hard to find here in Michigan. There are very few States with numbers as bad as those we are seeing. Florida, California, Nevada and Arizona are the most mentioned but there is absolutely no comfort in comparison. The misery index remains high. Most believe 2010 will not bring much relief. There remains unprecedented involvement by the government in our daily lives. Whether it is a Federal Reserve controlling interest rates or the appointment of Czars to manage industry giants that have gone bankrupt - government influence is being felt along our entire economic spectrum.

We wish the news was cheerier and we certainly hope it will get better fast. But if the analysts have got it right and 2010 doesn't bring much relief, personal planning will become imperative. Remember that energy costs are still high and will get higher. Do what you can to conserve and keep those costs down as much as possible. Don't just take it when the cable company, or any other supplier, raises your costs. Look for an alternative. Most times there is a cheaper option that can be taken advantage of.

As pressures on financial institutions increase to cut consumer costs for credit cards, checking and other financial services, pay attention to what you are being charged. If it is too much - switch providers. In this day of the Internet and Internet banking, you do have choices. As always - protect your personal information, and if you would like to talk about anything financial, call your Credit Union first...

YOUR TAX REFUND WILL 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 will 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"

Did you know that 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 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

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 3.95% APR
Used Autos From 4.50% 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
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.

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.

The Board of Directors has declared the Annual Percentage Yields for the 4th quarter (period ending 12/31/2009) 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	0.25%
\$5,000.00 to \$9,999.99	0.50%
\$10,000.00 and above	0.90%
High Earnings (\$15,000.00 minimum)	1.05%
Christmas Club	0.05%
Foundation Accounts	0.05%
Sharedraft (Checking) Accounts	0.05%
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 Certificates Available (\$10,000.00 minimum)
Rate changes weekly, please call for current rate.

Annual Meeting Notice

The 56th Annual Meeting of Unity Credit Union will commence at 5:30 p.m. on Tuesday, February 16, 2010. 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 two positions on the Board of Directors will be held. The nominating committee has placed into nomination the names of Connie Mitchell and Art Spafford. 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 18, 2010.

HOLIDAY CLOSINGS

Unity's office will be closed Monday, January 18 (Martin Luther King Day), Monday, February 15 (Presidents' Day), and will close at 1:00 PM on Friday, April 2 (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 prosperous New Year.

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.

Dividends