

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

July 2009 Newsletter

Tough Times Continue...

On the way into work this morning (6-18-2009) the news noted a rise in Michigan's unemployment rate to 14.1%. This is the highest recorded rate since 1983 when the rate hit 14.2%. Of course the real rate is much higher - probably at 20% or above. It is truly amazing that the economy has faltered so badly and in such a short period of time. Unfortunately, the expectations are that tough times will continue as the automotive companies and suppliers adapt to the tough economic conditions.

The membership must continue to be watchful. Signs of continued energy problems, despite a modest abatement in the price of gas, cannot be discounted. Energy costs will continue to be problematic into the future. Health care reform is the hot subject for this administration. There is talk that significant changes in mandated health care coverage could occur in the next 3-6 months.

Huge sums of money have been provided for what has become a commonplace term in our society – BAILOUT. Amazingly the recipients of these funds have been the architects of most of the problems.

Now is a good time to stay consistently a saver and reduce debt whenever possible. Family pressures continue as young adults continue to be more heavily impacted by these trying conditions. This is a time for frank talk in families and with friends. Things are tough but if we all pull together the load can be made tolerable and much lighter.

In Your Best Interest

Summer is here and you have three months of great weather ahead. Do you want to spend your time cruising the open road or sailing into the sunset? Whatever you decide, Unity has a loan to fit all of your needs...

New Autos and Trucks	From 3.95% APR	Motorcycles	6.50% APR
Used Autos	From 4.50% APR		
Campers	From 6.90% APR	Other Great Rates for special needs:	
New Boats	From 5.50% APR	Energy Related Home Improvement Loans	7.9% APR
Used Boats	From 5.75% APR	Computer and Technology Loans	7.9% APR
Personal Watercraft	6.90% APR	Lasik Eye Surgery Loans	7.9% APR

Quit dreaming about having fun in the summer sun and **"always call your credit union first"** at (586) 573-4110, ext. 41 or **24 hours a day 7 days a week 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.)

Discount Tickets

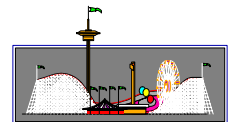
Its summer and what can you do? Maybe go to Cedar Point for a day or two!

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!

Member Appreciation Day



At Unity Credit Union, we want to serve you... **LUNCH!** Our Annual "Hot Dog Day" will be held on **Friday, August 28**. This event is a fun way to interact with the Board of Directors, staff and fellow members while enjoying hot dogs, chips, and soft drinks. Mark the date on your calendar, so you don't miss a second of the food and fun!

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 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 2nd quarter (period ending 6/30/2009) 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	0.35%
\$5,000.00 to \$9,999.99	0.75%
\$10,000.00 and above	1.00%
High Earnings (\$15,000.00 minimum)	1.51%
Christmas Club	0.15%
Foundation Accounts	0.15%
Sharedraft (Checking) Accounts	0.15%
IRAs	**
Life Savings Accounts	0.15%

(**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.



Unity Credit Union Privacy Policy

Unity Credit Union collects nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms;

Information about your transactions with us or others; and

Information we receive from a consumer reporting agency.

Unity Credit Union may disclose the information we collect, described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Unity Credit Union does not permit any affiliated or non-affiliated third parties to sell any information we provide them. In accordance with state and federal laws the opt out provision of the Regulation P does not apply.

Unity Credit Union does not disclose nonpublic personal information about you to anyone else, except as permitted by law.

If you decide to close your account(s) or become an active customer, we will adhere to the privacy policies and practices as described in this notice.

Unity Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Your confidence in us is important and Unity Credit Union wants you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

HOLIDAY CLOSINGS

All offices will be closed on Monday, September 7 for Labor Day.

Remember to always contact Your Credit Union first!

Main Office (586) 573-4110

Main Office Hours:

Monday-Tuesday

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

Wednesday-Friday

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

And 24 hours a day at www.unitycu.com