

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 2011 Newsletter

The "Punchline 2" Is For You.... And E-Statements too

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. And it is simple! After you sign on just point and click to see your balances, history, cleared check copies, future direct deposits, and much more. You can also send yourself a check, transfer money between accounts, and pay on your UNITY VISA Card. The best thing is it's there for you any time of the day or night 365 days a year.

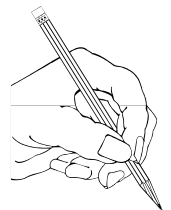
Just go to www.unitycu.com and click on First Time? above the "Punchline 2" logo. You will be taken to the Enrollment page and simply click on NOT ENROLLED? ENROLL TODAY and answer a few questions. Within 48 hours you will receive an Email with a temporary password and you will be ready to go. (If you don't receive an Email within 72 hours please call Unity and we will help you with the enrollment process.)

Do You Know About E-Statements

E-Statements are now available on the "Punchline 2". 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. Then, you can enroll in E-Statements (Archived) and view your last 6 months of statements online. **And it's all FREE!**

Black Or Blue Ink Please.....

For those with checking accounts. Please restrict your use of check writing instruments to black or blue inks. While colored inks have gotten popular they are not a good choice for checks that will be imaged as the inks sometimes fail to show up. Using a black or blue ink greatly improves the quality of the imaged check and will give you the legible copy you need..



IN YOUR BEST INTEREST

Summer 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 2nd quarter (period ending 6/30/2011) 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 \$19.00

(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

All offices will be closed Monday, July 4 (Independence Day) and Monday September 5 (Labor 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.