

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.

October 2009 Newsletter

Be careful of more "FEES" coming your way....

Consumer groups are working hard to force disclosures on fees that financial institutions are imposing on their customers. Probably the one that is garnering the most attention now is one that is commonly referred to as "courtesy pay" or "overdraft protection". In this structure you are allowed to overdraw your account to pay for a check you have written but don't have the funds in your account to pay for. Of course this comes at a significant price. Usually 25 to 40 dollars every time it happens.

There is, of course, justification for fee structures when people are taking advantage of the services of a financial institution without accepting responsibility for their actions. But is that justification really worth 25 to 40 bucks? These pressures will continue and more fees are headed to consumers as margins shrink and alternative sources of revenue are sought.

Remember *your* Credit Union, where our business is designed to save you from those onerous and excessive fees.

Have You Forgotten About Your Account

According to laws in Michigan, accounts that have had no financial activity in the last year are considered dormant. After five years of dormancy, Michigan considers your account to be "Abandoned Property" and the Credit Union must send your money to the State of Michigan as "Escheated Funds" by November 1, 2009. If you think your account might fall into the inactive or dormant category, contact the Credit Union today to avoid having your money sent to the State of Michigan.

In Your Best Interest

Fall is here. Is it time to replace your vehicle before winter? Are there repairs that need to be made around the house to cut energy costs this winter? 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
New Boats	From 5.50% APR
Used Boats	From 5.75% APR
Snowmobiles	6.90% 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

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!" Just remember to "*always call your credit union first*" at (586) 573-4110, ext. 41 or on the Internet 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.

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

6250-13 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)

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 3rd quarter (period ending 9/30/2009) 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	0.25%
\$5,000.00 to \$9,999.99	0.50%
\$10,000.00 and above	1.00%

High Earnings (\$15,000.00 minimum)	1.21%
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.



Join the Club

If you have an existing Christmas Club account and made deposits during 2009, you will receive your check in the beginning of November. If you do not have a Christmas Club account, you should consider opening one. It is a great way to put money away throughout the whole year and save for the holidays, rather than scrambling to pay all your bills in December. Contact any Member Service Representative for more information.

HOLIDAY CLOSINGS

Monday, October 12 Columbus Day Main Office is Closed, Service Centers open as usual.

Wednesday, November 11 Veteran's Day Main Office is Closed, Service Centers open as usual.

Thursday, November 26 Thanksgiving Day All offices are closed.

Thursday, December 24 Christmas Eve Main Office open until Noon, *All* Service Centers open until 3 PM.

Friday, December 25 Christmas Day All offices are closed.

Thursday, December 31 New Years Eve Main Office open until Noon, *All* Service Centers open until 3 PM.

Friday, January 1, 2009 New Years Day All office are closed.

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