

OPPORTUNITY MONTHLY

7240 East Twelve Mile Road

Warren, Michigan 48092

(586) 573-4110

Our 24/7 address on the web is www.unitycu.com for realtime account information

December 2011

NEW HEALTH INSURANCE RATES FOR 2011

Effective with the January 2012 billing your premium will change. Please refer to the chart below:

BLUE CROSS

OLD RATE	NEW RATE	OLD RATE	NEW RATE
198.38	199.20	673.00	703.18
353.94	395.11	698.15	704.38
379.70	378.08	699.02	734.67
452.49	535.31	909.86	906.02
494.51	569.35	903.98	1069.62
530.22	543.26	1336.83	1394.00
536.48	614.76		
619.69	689.93		
621.75	691.08		
629.24	699.31		
668.92	697.50		

HAP (GROUP 866-AA 3G PLAN)

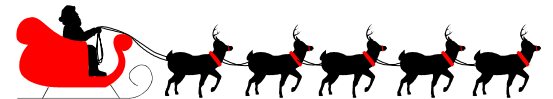
OLD RATE	NEW RATE
*420.05	459.86
524.33	574.05
*839.10	918.72
993.73	1241.90
1047.66	1147.10
*1412.78	1700.76
1517.06	1814.95
1986.46	2482.80
2285.30	2855.10

*Medicare Advantage Members

Please make sure that the new premium is received by the Credit Union before January 6, 2012. If you have any questions, or if your rate is not shown above, call Anne at (586) 573-4110 Ext. 318.

In Your Best Interest 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!" Stop in or call the Main Office at (586) 573-4110, ext. #41 or online at www.unitycu.com to apply. (Rates and terms subject to change and credit approval)

Other Great Rates At Your Credit Union:

New Autos and Trucks	From 2.95% APR
Used Autos	From 2.95% APR
Snowmobiles	6.90% APR
Energy Related Home Improvement Loans	7.9% APR
Computer and Technology Loans	7.9% APR
Lasik Eye Surgery Loans	7.9% APR

Holiday Closings

Christmas Eve, Saturday, December 24, 2011 (Family Service Centers open for normal hours)	Shores Branch Closed
For Christmas Day, Monday, December 26, 2011	Closed
New Years Eve, Saturday, December 31, 2011 (Family Service Centers open for normal hours)	Shores Branch Closed
For New Years Day, Monday, January 2, 2012	Closed



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

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.