

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 2010 Newsletter

Kramer Homes FCU joins the Unity Family

On June 11th the members of Kramer Homes Federal Credit Union joined with the membership of Unity Credit Union in a business combination designed to widen the menu of services and locations available to the Kramer Homes members. Kramer Homes FCU has served its members since 1949 and maintained an office in the Kramer Homes complex located in Centerline, Michigan. Unity will continue to operate in that location as the "Kramer Homes branch of Unity Credit Union." We welcome the members of Kramer Homes FCU and urge their full participation in the services and locations available as a consequence of this merger.

Economy continues lackluster as service providers and retailers are reluctant to reduce prices. You can make this change but YOU need to take action. You simply cannot afford to accept prices without negotiating for a better deal. The funny part is that many service providers and retailers are ready to make a deal. The only thing you have to do is ask for it. The money you save is all yours.

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 3.70% APR
Used Autos	From 4.25% 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



ENERGY SAVER LOAN SPECIAL



Buy any energy saving appliance that is Energy Star or The Consortium for Energy Efficiency compliant and get a special interest rate of only 7.9%

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.)

Do We Have Your Current Address?

Every month we get back members' statements because they do not let us know when they move or go away for the summer or winter. We cannot forward your statements to your new address. They must be returned to us. To help us get your statement to you on time, let us know when you move or are leaving your regular mailing address for an extended period of time.

Discount Tickets

Summer is coming, and what can you do? How about a great price on Cedar Point tickets.

One Day Passes

Adult \$37.00 Junior/Senior \$18.00

(Cedar Point's Soak City costs \$25.00 more.)

Two Day Ride & Slide

Adult \$70.00



It's time to get the whole gang together and to enjoy the savings and the weather!

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 Livornois
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)

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 6/30/2010) 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	0.15%
\$2,000.00 to \$4,999.99	0.15%
\$5,000.00 to \$9,999.99	0.25%
\$10,000.00 and above	0.40%
High Earnings (\$15,000.00 minimum)	0.60%
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.



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 6 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