

# U.P. Catholic Credit Union

## Member Link

Volume 4 Issue 20  
4th Quarter 2009

[WWW.UPCCU.COM](http://WWW.UPCCU.COM)



### Hours of Operation

#### Main Office

1001 W. Baraga, Marquette

#### Lobby:

Monday - Friday 9-5

Saturday 9-12

#### Drive Thru:

Monday - Thursday 8-5

Friday 8-7

Saturday 8-12

#### South Branch

1600 S. Front St., Marquette

#### Lobby:

Monday - Friday 9-6

Saturday- Closed

#### Drive Thru:

Monday - Friday 9-6

Saturday 9-1



### International Credit Union Week

On October 15, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: Your Money. Your Choice. Your Credit Union. Do you remember why you chose U.P. Catholic Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At UPCCU, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 53,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members. Stop in for popcorn and to register to win one of our great prizes.

### Christmas Club

Just a reminder that on Tuesday, October 20th all funds that you have in your Christmas Club account will be transferred into your regular savings account (suffix number 00.) If you have any questions, please stop by or give us a call at 228-7080.

### Credit Union Closures

In observance of the Holidays we will be closed on the following days:

Columbus Day	October 12
Thanksgiving	November 26
Christmas Day	December 25
New Years Day	January 1, 2010

In addition, we will be open limited hours on the following days:

Christmas Eve December 24th	9am-12pm
New Years Eve December 31st	
Lobby	9am-3pm
Drive Thru	9am-5pm

### Great Loan Rates

It's not too late to take advantage of our great loan rates. We are currently offering rates as low as 3.95% Annual Percentage Rate (APR) for 36 months or as low as 4.95% APR for 60 months on any new car, truck, boat or RV.

Stop in or call any one of our loan officers to take advantage of these great rates before it is too late.

Debbie Danielkiewicz	228-4011	Kristen Bressette	228-2196
Julie Whitney	228-3375	Tom Buck	228-8386

You can also download a loan application off our website and fax, mail or drop it off at either location for approval. Please remember to submit a copy of your Drivers License and a copy of a current pay check stub.

## Power Points

Have you checked your Power Points yet? Many of our members are getting better CD rates and lower loan rates by just using their Power Points. You can increase your CD rate up to 0.50% APY or lower your auto loan rate up to 0.50% APR, simply by using the points you already have! You don't need to apply for your points, you have them just for being a member. Check out our website, [upccu.com](http://upccu.com), to see how many points you have and start using them today!



## UPCCU Cookbooks

Have you picked up your copy of the first ever U.P. Catholic Credit Union Cookbook? Well, it is not too late! Copies are available at both our locations and the price is only \$10. The proceeds go to the local food pantries. They are great for birthday, teacher or holiday gifts. Stop in today to get yours!

## Skip-A-Payment

With the holidays just around the corner it's a good idea to start budgeting your money now. U.P. Catholic Credit Union makes it easy with the Holiday Skip-a-Payment Plan. For the month of December 2009 or January 2010, we will allow you to skip your loan payment on a loan that qualifies. Payments skipped may be either December or January. The cost is \$25 per loan per payment. Loans must have a history of at least six consecutive months of on-time payments, with no past due amounts. Other restrictions may apply.

NOTE: Offer does not apply to UPCCU Visa, Mortgage, Home Equity, Line of Credit, or Commercial Loans

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ONLY SEND THIS COUPON IF YOU ARE ACCEPTING THIS OFFER!

Name (s): \_\_\_\_\_ Account # \_\_\_\_\_

Loan # \_\_\_\_\_ Due Date \_\_\_\_\_ Defer: Dec. or Jan.  
Loan # \_\_\_\_\_ Due Date \_\_\_\_\_ Defer: Dec. or Jan.

I want to take advantage of the UPCCU Skip-a-Payment special. Please defer payment for the loan(s) on this application. I understand that in order to be eligible for this special, my loan(s) must have a history of at least six consecutive months of on-time payments, with no past due amounts. I understand that interest will continue to accrue on the outstanding balance of my loan(s) until it is paid in full. I understand I continue to be responsible for the entire outstanding principal and interest of my loan, and that I will continue to make the monthly payments after the original maturity date until all principal and interest is paid in full and that my pledge of security shall remain in effect until the loan(s) is fully repaid. I understand that my next regular payment will be due on the scheduled payment date following the month I have elected to skip a payment.

\_\_\_\_\_ Check enclosed \_\_\_\_\_ I authorize you to debit \$ \_\_\_\_\_ from my UPCCU account # \_\_\_\_\_

Signature: \_\_\_\_\_ Joint Signature: \_\_\_\_\_

Please send coupon to:

U.P. Catholic Credit Union  
Attn.: Ann/Debbie  
1001 W. Baraga Avenue  
Marquette, MI 49855

Credit Union Use Only:

Approved: \_\_\_\_\_ Denied: \_\_\_\_\_ GL \_\_\_\_\_

Pymt Method \_\_\_\_\_ Maint. Done \_\_\_\_\_ Verified \_\_\_\_\_

Notes: \_\_\_\_\_