



Announcement:

Chances are you have employee benefits you might not know about. As an employee of **Hope College**, you and your immediate family members are eligible to become members of United Federal Credit Union.

Consider the Credit Union philosophy. A tradition of people helping each other to help themselves, the credit union movement is a 150-year old international phenomenon. Guided by principles of democracy and cooperation, credit unions are rooted in a history of serving working people, helping them achieve goals and realize dreams. Essentially, credit unions are financial cooperatives, wholly and equally owned by members who share their financial resources, thus maintaining a borrowing and lending pool for themselves. Put simply, there's strength in numbers. At United Federal Credit Union, that strength translates into financial advantages:

Value

Time after time, studies show that credit unions, on average, offer the lowest rates on loans and fees, and the highest rates on savings. This is true because of our not-for-profit status, hard-working volunteers and lower operating costs. Compare for yourself and you'll see that more often than not United Federal Credit Union can give you the most for your money.

Quality Individual Service

Personalized service is given to each member regardless of their income or the size of their account. Consumer surveys show that member satisfaction at credit unions gets higher ratings than do those at banks and other financial institutions driven by profit. At United Federal Credit Union, our staff takes great pride in the high level of service they deliver day in and day out.

Safe Haven

United Federal Credit Union provides a safe place for your hard-earned savings. Your deposits are insured up to \$350,000. The first \$100,000 is federally insured by the [National Credit Union Administration](#), or [NCUA](#). An additional \$250,000 of coverage is provided by [Excess Share Insurance \(ESI\)](#), a private deposit insurance corporation.

These are just a few of the privileges you are entitled to as a member of United Federal Credit Union. If you're not a member yet, or if you want to learn more about your membership privileges, stop by our office or give us a call.

Start taking advantage of this Hope College employee benefit today!

United Federal Credit Union
Holland South – 1075 South Washington Avenue
Holland North – 12540 Riley Street

We'll get you there.



United Federal Credit Union is a not-for-profit financial service institution called a “cooperative.” A cooperative operates solely for the members’ benefit and does not pay dividends to stockholders.

The credit union is owned and controlled by our members, serving groups of people that share something in common such as the place they work, live, go to school or go to church. When you are a member, you’re an owner—that’s the credit union difference.

United Federal Credit Union exists to provide a safe, convenient place for members to make investments and obtain loans at the most reasonable rates possible. The credit union is able to do this because as a member/owner you share in the organization’s earnings, which are returned to you in the form of comparatively high yield investment accounts, low or no-cost services and a full range of loan products designed to reduce your borrowing expenses.

Savings federally and privately insured up to \$350,000 through NCUA & ESI



Savings that take you further

You probably already know that disciplined savings can reap big rewards. At United Federal Credit Union, we offer a choice of savings accounts to fit your needs.

Membership Savings accounts help you reach your goals quickly, with automatic deposits and monthly compounding interest.

Achiever Savings accounts earn higher rates through systematic monthly deposits

Christmas Club accounts let you enjoy the holiday season without worrying about the bills

Share Certificates (CDs) – a variety of terms to meet your investment goals

Money Market – tiered rates to maximize your earnings automatically

- **Free Checking with Reward Points**
 - No service, per check or monthly charges
 - Free Debit Card with Reward Points (redeem for gift certificates, free airline tickets or even a cruise and much more)
- **Interest Bearing Choice Checking**
 - Lets you earn interest and avoid monthly service charges and fees on balances over \$1,000
- **Legacy Package Checking**
 - For members age 50+, offering two free boxes of checks per year, free money orders, travelers checks and cashiers checks
- **Full Range of Products and Services**
 - Money Markets
 - Certificates of Deposit
 - Savings Accounts
 - Auto Loans
 - VISA Credit Cards
 - Mortgages (First, Construction and Lot Loans)
 - Equity Loans
- **Free Electronic Services**
 - FREE Online Banking with PowerLink
 - FREE (unlimited) Bill Payment
 - FREE Telephone Teller (TARA)
 - FREE Electronic Statements
 - FREE PowerCheck VISA Check Card
 - FREE Direct Deposit Services
 - FREE CU Alerts with account aggregation

FREE BUDGET COUNSELING
FREE FINANCIAL AND TAX PLANNING

VISA Classic

- Credit limits from \$500 to \$5,000
- \$250,000 travel accident insurance

VISA Gold

- Credit limits from \$5,000 to \$20,000
- \$400,000 travel accident insurance
- Auto rental insurance
- Free travel and emergency assistance
- Warranty Manager

VISA Platinum

- Credit limit from \$10,000 to \$50,000
- Warranty Manager
- Auto Rental Insurance
- \$500,000 travel accident insurance
- Free travel and emergency assistance
- Valuable CardPerks reward points, which can be redeemed for travel, gift certificates or VISA gift cards

We'll get you there.

To learn how you can become a member, contact one of our local branches in Holland

Holland South
1075 South Washington

Holland North
12540 Riley Street

616-355-0093

www.unitedfcu.com