



MONEY MATTERS

1st Quarter

March 2011

3.25%_{APR} Auto Loans

Special points of interest:

- Get 1% Cash Back
- New Debit Card Choices
- Auto Loan Rates
- Home Buying Seminar

There is no better time than now to purchase or refinance that new or used auto with our record low loan rates. Our current new or used auto loan rate can be as low as **3.25%_{APR}*** with approved credit.

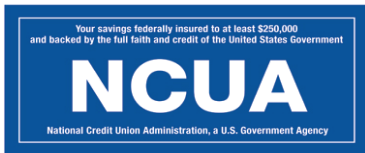
Buying a car can give even the most confident of us a few knots in the stomach. First, there is the tough decision of selecting a car, then negotiating the best deal and, finally securing the right financing with the most affordable monthly payment.

To make the process as easy as possible, USE Federal Credit Union gives you several options to eliminate the challenges when buying your next car.

- We offer high value and complete low cost service warranties and inexpensive GAP coverages which protects your purchase and can help eliminate the confusing negotiating process.

- With every loan application we provide a **FREE Credit Report**. It's important to know your score.
- Get pre-approved BEFORE you go shopping to feel confident about what you can afford. Even if you don't know the exact make or model you wish to purchase, contact one of our friendly loan officers. We can get you a "pre-approval" to make it easier to negotiate a great price with the dealer, and eliminate any pressure you may feel as you finalize your purchase. You can apply online at: www.usecreditunion.org
- Or, let us help **refinance your car** with our Great Rates, which can lower your payments or shorten your term.

*Annual Percentage Rate



Credit Union Offices & Hours

Main Branch

4301 S. Interstate 44
 Lobby Hours: M-F 9:00-5:00
 Drive-Thru Hours: M-F 7:30-6:00
 Drive -Thru Hours:
 Saturday 8:00-12:00
 Drive Thru 24 hour ATM
www.USECreditUnion.org
 Phone 405-685-6200
 Fax 405-682-6235
 Toll Free 1-800-227-6366
 USE 24 Telephone Teller
 405-682-7400

Downtown Branch Ext. 654

215 Dean A. McGee, Room 307
 Hours: 8:00-4:00
 Closed for lunch 1-1:30

Reno & Portland Branch Ext. 655

4025 W. Reno, Room 1064
 Hours: M-F 7:00-5:00
 24 hour ATM

Norman Branch Ext. 656

2701 E. Imhoff Road, Room C-131
 Hours: M-F 7:30-5:00

Northwest Branch Ext. 657

2705 NW Expressway
 Lobby Hours: M-F 9:00-5:00
 Drive-Thru Hours: M-F 7:30-6:00
 Drive -Thru Hours:
 Saturday 8:00-12:00
 Drive Thru 24 hour ATM

Federal Complex Branch Ext. 658

301 NW 6th, Room 005
 Hours: M-F 8:00-5:00

Debit/Check Card Choices

The Choice Is Yours!

New
Debit
Card
Choices



Blue



Photo



Black



Pink Zebra

[The VISA check card.](#)

We are excited to introduce our new debit/check cards. When you open a new checking account with a free debit card or when it is time to renew your current debit card you now have a choice of which card you would like to have. The Blue Card is our standard card and is the standard renewal card.

You can request the Black or Pink Zebra which are our new free debit cards. You also have the option to have a custom Photo Card where you get to choose a photo for your card for only \$18. Contact us and let us know which card is for you.

Favorable
interest rates and
extremely
attractive home
prices combined,
make this a great
time to purchase
a new home.

Home Buying Seminar - April 14, 6:00pm

Buying a home can be both exciting and enjoyable, and sometimes a little intimidating. At USE Federal Credit Union, we want to take the fear out of buying a home.

That's why we are offering a free home buyers seminar on Thursday, April 14th. Our seminar will take you through the entire home buying process and familiarize you with mortgage terminology and the qualification process. Favorable

interest rates and extremely attractive home prices combined, make this a great time to purchase a new home.

If you're a first time home buyer and unsure about the home buying process or qualifications for down payment assistance programs that could provide up to \$6,000 towards the purchase of your home, this free seminar may be just what you're looking for.

Plan to attend our seminar and gain the knowledge necessary to make the best home buying decisions for you and your family.



Contact us today to reserve a spot at our seminar. We will provide food at 6:00pm and the seminar will start at 6:30pm.

Coming Soon 1% Cash Back

on all your debit purchases.

Your free checking account with USE Federal Credit Union keeps getting better and better. Some of the valuable benefits of our free checking account is that it earns dividends with no minimum balance requirement and it provides:

- Free Home Banking
- Free Bill Payer
- Free ATM withdrawals*
- Free Automatic Deposit

Coming soon you will be able to earn **1% Cash Back** on all your debit purchases when you reach the qualifying minimum monthly purchase. With this new program you will be able to earn up to **\$250** cash back per year just by simply using your debit card for everyday purchases like gas, groceries, dining, bills and online shopping — absolutely FREE. Watch for more information about this new program. This is another advantage of your membership at USE Federal Credit Union.

73rd Annual Meeting

On March 12th we celebrated USE Federal Credit Union's 73rd Annual Meeting. The participation of our membership was great. Steve Crossley entertained our members with his wonderful music, everyone received a gift and over 40 prizes were won by some lucky members. The grand prize this year was a 37" LCD TV. No one left the meeting hungry. Russell Neuenschwander, CEO/President shared the growth and financial stability of our credit union with all the members. He explained that USE Federal Credit Union over the past five years has **increased deposits by 54% and loans by 86%**. Russell was proud to share with everyone that the total **dividends paid in 2010 was \$1,208,549**. Come join us for next year's meeting.

**Total Dividends
paid in 2010 was
\$1,208,549**

Important Notice about Inactive Accounts

USE Federal Credit Union consistently strives to offer the best services and benefits for our members at the lowest costs possible.

USE Federal Credit Union accounts with no activity for a 24-month period will be considered inactive. The inactive account can be assessed a quarterly inactivity fee as disclosed in our Schedule of Fees. The fee is \$5.00 per quarter and can continue until the member reactivates the account. If the balance drops to zero the account will be closed.

How to avoid the inactivity account fee:

It is simple! Perform a member-generated transaction on your USE Federal Credit Union deposit account. A member generated transaction includes:

- Cash or check deposits and withdrawals
- ATM or Debit Card transactions
- Home Banking or 24 Hour Telephone Teller transactions
- ACH (Automated Clearing House) transactions

Please note that member generated transactions do not include dividend postings or fee postings. If you have any questions please contact any branch. *We are here to serve you and your financial needs.*

Kids Corner

Kirby Kangaroo Club

Hey kids 0-12 years old, come join us for our Annual Easter Egg Hunt Saturday, April 16th at 1:00pm at our Main Branch. It will be lots of fun for everybody. We will have a giant inflatable for you to jump on and a special appearance from the Easter Bunny. Bring your smiling faces and a basket for your eggs. The credit union will also provide cookies, punch, and a drawing for a boy's and girl's bike. If you bring a toy for our Toys-For-Tots toy drive you will receive an additional chance for the bike drawings. Come enjoy the fun and get your picture with the Easter Bunny. Don't forget that you can open a share savings account to start saving money and earn Kirby dollars. Your Kirby dollars can be redeemed for great prizes. The egg hunt starts at 1:00pm, don't be late.

CU Succeed

USE Federal Credit Union has a website just for teens. Learn how to balance a check book, budget for a car or college, or to apply for a job along with other cool activities and blogs. Check it out at our website: www.usecreditunion.org under Kid's Clubs/CU Succeed.

The new Northwest Expressway Branch opens!

Our new Northwest Branch is now open. Come visit the new Northwest Branch located at 2705 NW Expressway (west of Charcoal Oven). Larry Wiley is the branch manager.



The new branch has 2 drive thru lanes, a drive thru ATM machine and the friendliest tellers and loan officers in Oklahoma! Stop by to check out the new branch and be sure to ask them about our current promotions that can put more dollars in your pocket!

Holiday Closings

May 30, 2011.....Monday.....Memorial Day

Auto Buying Seminar

May 4, Wednesday 6:00pm at the Main Branch.

We will have food and prizes for the attendees. Call today to reserve space for this valuable seminar.

As of 02/28/2011

Treasurer's Report

Total Assets.....	\$117,252,618.39
Shares.....	\$ 42,875,794.51
Share Drafts.....	\$ 11,983,756.36
Share Certificates.....	\$ 35,748,640.47
IRA'S.....	\$ 8,487,507.71
Money Market	\$ 4,809,866.10

Dividends Paid*

March 31, 2011 for 1st Quarter 2011

Share Draft Accounts: .35% Annual Percentage Yield

Share Accounts: .50% Annual Percentage Yield

*DIVIDENDS ARE CALCULATED BASED ON AVERAGE DAILY BALANCE OF THE DIVIDEND PERIOD. DIVIDENDS ARE PAID MONTHLY ON SHARE DRAFT AND SHARE ACCOUNTS. CALL ANY BRANCH FOR MORE INFORMATION ABOUT RATES AND FEES.

We're on the web:

www.usecreditunion.org