

MONEY MATTERS

"Exceptional Service Every Time"

Quarterly Newsletter

MARCH 2009

Special points of interest:

- Edgar Cruz Entertains at 71st Annual Meeting
- Enterprise Car Sale
- New Kid's Club
- Home Buying Seminar
- Tax Credit for New Home Buyers

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**USE Federal Credit Union Members:
We'll Pay Half Of Your
Tax, Title & License
Fees Up To \$500!**

Upon used vehicle purchase from Enterprise Car Sales.

April 1 - 30, 2009

Get pre-approved by USE Federal Credit Union today!



Visit Us At Enterprise Car Sales
 Midwest City6905 SE 29th St.....405 733-0741
 Oklahoma City ..433 E. Memorial Rd.....405 752-9320
 Oklahoma City ..7500 S. Shields.....405 631-9111

*Vehicle must be financed using standard financing terms through USE Federal Credit Union to qualify for payment offer. Reimbursement for 1/2 of Tax, Title, & License (up to \$500) will be issued by Enterprise 30 business days upon purchase (or financing) of vehicle. This offer is valid for 60 days from the date of purchase during the promotional dates listed above. Offer void when 7-Day Repurchase agreement is activated. Offer valid from 4/1/09 - 4/30/09. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases. The "e" logo, Enterprise, and "Haggle-free buying, Worry-free ownership" are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. © 2009 Enterprise Rent-A-Car Company. 908748 DI 03/09 KD

Preview the great selection of late-model used vehicles at cuautodeals.com.

Credit Union Offices & Hours

www.USECreditUnion.org

Phone **405-685-6200**
 Fax **405-682-6235**
 Toll Free **1-800-227-6366**
 USE 24 Telephone Teller
405-682-7400

Main Office Phone 405-685-6200
 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

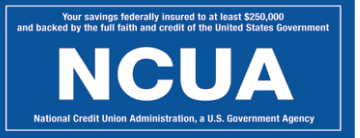
Downtown Branch Ext. 654
 215 Dean A. McGee, Room 307
 Hours: 8:00-4:00

Northwest Branch Ext. 657
 3030 NW Expressway, Suite 1039
 Hours: M-F 8:30-5:00

Federal Complex Branch Ext. 658
 301 NW 6th, Room 005
 Hours: M-F 8:00-5:00

Reno & Portland Ext. 655
 4025 W. Reno, Room 1064
 Hours: M-F 7:00-5:00

Norman Branch Ext. 656
 2701 E. Imhoff Road, Room C-131
 Hours: M-F 7:30-5:00



USE Federal Credit Union's 71st Annual Meeting

Over 250 members enjoyed a special night of fun, gifts, and music. Edgar Cruz played background music as Finley's Catering Service served up their famous fried chicken, brisket, and ham. Chairman of the Board, Don Sheets, presided over the general meeting where current board members Donita Tripp and Mike Johnson were unanimously voted in for another 3-year term.



Russell Neuenschwander, CEO/President, presented some impressive information on the Credit Union's growth and stability. For 2008, USE Federal Credit Union grew deposits by 20% and increased loans by more than 21%. New membership was increase by 1,291 and total membership for the credit union exceeds 13,800. He explained that USE Federal Credit Union is well capitalized at 14%; the industry standard for a credit union of our size is 7%.

For 2008, USE Federal Credit Union returned \$1,690,150.00 in dividends to its members.

Edgar Cruz then provided a concert for the members. He mesmerized the members with his inspiring style and beautiful selections of music. Afterwards, he was available for autographs and pictures.



Every person attending the Annual Meeting received a USE Federal Credit Union umbrella. Each child 12 and under received a Kirby the Kangaroo Club fun bag along with a Kirby Savings Book filled with \$5 in new quarters. Over \$120 in Silver Dollars were given away and \$1,500 in cash and prizes were given to 50 lucky members!

Next year's Annual Meeting will be on Saturday, March 13, 2010, at 1:00pm. Come join us!

Enhanced Tax Credit Provides Outstanding Opportunity for Home Buyers

In its efforts to stimulate the economy and revive the housing market, Congress has enacted legislation providing a tax credit of up to \$8,000 for first-time home buyers.

But time is of the essence for buyers who want to take advantage of this opportunity. Only homes purchased on or after January 1, 2009 and before December 1, 2009 are eligible.



Seminar

**Home Buying
April 9th at 6:00pm**

Seminar

Are you curious about buying a home in today's economy? Take advantage of this Buyer's Market! Attend our Seminar and discover what possibilities are available just for you! We will have food and prizes. The seminar will be at the Main Branch, 4301 S. I-44, OKC, OK.

Call to reserve your seating today!

405-685-6200 ext. 153 or 106.

Seating is limited

***Come visit us at
our Northwest
OKC Branch
Located at
3030 NW
Expressway!***

Our Branch is conveniently located in the New York Life /Union Plaza Building on NW Expressway. Pam Sadler is the loan officer at the branch. She has 18 years experience and is ready to help you with all your financial needs. She can help you with an auto loan, line of credit, credit card, bill consolidation and much more. She is a notary, loves new members, and helping our young savers. Stop by and let Pam take care of your financial needs. The branch hours are 8:30am to 5:00pm.

Closed for lunch from 11:00am-12:00pm.



KIDS CORNER

Easter Egg Hunt!

Mark your calendars for April 4th, Saturday, 1:00pm. Come join us for our Easter Egg Hunt and Party. It will be a lot of fun. The Easter Bunny will be there for FREE Photos for attendees young and young at heart.

NEW KID'S CLUBS!

Kirby the Kangaroo Club "A Fun Way to Learn About Money"

The Kirby Kangaroo Club is a savings program design especially for kids up to 12 years of age. Best of all, the club is FUN and FREE!

Just open a savings account into a special kid's account. You will receive a personal membership card, access to a fun website, special just-for-kids mailings and invitations to cool events. Come learn the value of saving by working towards incentives and prizes designed just for kids like you.

CU Succeed

"Helping Teens Succeed in Finances and Life"

CU Succeed is our new teen savings and financial education program. It's all about learning how to manage money and finances. Come by the credit union and sign up for your CU Succeed accounts and services that are designed just for our teen members. You will receive a quarterly newsletter and access to the CU Succeed website. You will get practical advice on balancing a checking account, how to get an auto loan, managing credit effectively, learning to budget and plan ahead. All this is provided to you by USE Federal Credit Union for FREE!!

Holiday Closings

May...25th....Monday.....Memorial Day

Notice to all members:

In compliance with our Membership and Account Agreement, effective April 15th we will not be mailing overdraft notices.

As of 02/28/2009

Treasurer's Report

Total Assets.....	\$99,091,187.06
Shares.....	\$38,504,734.12
Share Drafts.....	\$11,303,980.99
Share Certificates.....	\$28,132,166.98
IRA'S.....	\$6,812,163.02
Loans.....	\$49,202,623.82
Members.....	13,855

Treasurer, Jasper Phipps

Dividends Paid*

April 1, 2009 for 1st Quarter 2009

Share Draft Accounts: .40% Annual Percentage Yield
Share Accounts: 1.25% Annual Percentage Yield

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