



Third Quarter 2010

Main Office 701-235-2832
Amber Valley Office 701-356-0073
Dilworth Office 701-356-1360
www.unitedsavingscu.org



Mark your Calendar...
USCU will be CLOSED the following days:
Saturday, July 3rd-CLOSED
Monday, July 5th-CLOSED
Saturday, September 4th-CLOSED
Monday, September 6th-CLOSED
Upcoming Events...
Tuesday, August 17th-PeeWee Picnic
Friday, October 15th-Open House
All three locations

Follow us to the Zoo!

Young Savers Members...

Join us

Tuesday, August 17th from 6-8p.m.
at the Red River Zoo for our PeeWee Picnic!

Tickets will go on sale Monday, August 2nd
Cost is \$1.00/adult; children 12 and under are free
***Must have one child under the age of 12;
Limit two adults per child under the age of 12***



Important Notice

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution.

Tired of "BIG" banks giving you the run-around???

Stop in or call today and visit with one of our loan officers about re-financing your vehicle loan. We are offering GREAT rates on loan refinances from other institutions.

Speak to:

- Laura in the Dilworth Office 701-356-1367
Kyle in the Main Office 701-356-1371
Veronica in the Main Office 701-356-1373
Nicole in the AV Office 701-356-1394

With United Savings Credit Union, you'll get personal service, all the time.

Car Buying Tips...

- Decide make, model, options and color
- Get pre-approved for a loan from the credit union
- Visit at least three dealerships or car lots
- Take someone with you
- Look for the car you want, with the most features, at an affordable price
- Consider gas mileage
- Keep good records as you shop
- Negotiate *up* from the dealer's true cost, rather than *down* from the sticker price
- Avoid dealer markups by financing at the credit union

Find the Path to Home Ownership...

The prospect of owning your first home stirs lots of excitement...and lots of questions. Here are a few that may be on your mind:

Is buying a house a smart move for me? Don't let the mortgage misery of recent years scare you away. Buying a home is still a good investment, if you buy and borrow smart. That means not getting in over your head. Your credit union lender can help you determine what you can handle financially.

Financial readiness is only part of the equation. Are you personally ready to be a homeowner? Only you can answer that. Home ownership devours a chunk of your free time. If you can't live with that, you may be happier renting.

When should I talk to a lender? Too often first-time buyers start by shopping for a house. That's like going out to look at Cadillacs when you should be shopping for a Chevrolet. Know what you can afford *before* you start house shopping. Visit with Jan, at the Main Office, to get pre-approved.

What are my mortgage options? Two key categories include:

- Fixed Rate*--The interest rate stays the same throughout the life of the loan, typically 15, 20, or 30 years. Your monthly principal and interest payment will remain the same during that time.
- Adjustable Rate*--The interest rate starts a bit lower and then may go up or down at specified intervals.

The fixed rate loan gives you the security of knowing your payments won't rise. However, if you are certain you'll be selling the house in a few years, an adjustable rate mortgage, locked in for at least that many years, might be right for you.

These are option you can discuss with Jan, United Savings Credit Union's mortgage lender. Stop in to the main office or call her today at 701-356-1370.



FOR SALE BY OWNER:
1989 Ford Mustang Convertible
\$1,500/OBO
Contact Vince at 287-4258 after 5 p.m.



This credit union is federally insured up to \$250,000 by the National Credit Union Administration.

Board of Directors

Charles Burman-Chairman
David Dahl-Vice Chairman
James Townsend-Secretary
Maynard Schmidt
Mike Flynn
Durran "Hank" Unger
Pete Shaw

Credit Committee

Norm Dahl-Chairman
Helmer Ness-Secretary

Supervisory Committee

Marvin Boser-Chairman
Milo Rossow
Larry Buskirk
Steve Sibley
David Duval

Membership Officer

Durran "Hank" Unger

Security Officer

Rick Majerus

Thank you Volunteers for all that you do!

Staff

Main Office

Jan-Mortgage Lending
Kyle-Consumer Lending
Veronica-Consumer Lending
Alex-Teller
Annie-Teller
Tara-Teller

Amber Valley Office

Gloria Schmunk-President/CEO
Nicole-Consumer Lending
Marlene-Teller
Stephanie-Teller

Dilworth Office

Bonnie Mohr-Vice President
Laura-Consumer Lending
Dawn-VISA
Ashley-Teller/ACH