

# Your Financial Health



Fall 2011

## How Will You *Spend* This Christmas?

It's already time to start considering the question: How will you spend this Christmas? Will you be counting every penny and wondering if your cash will run out before your list does? Will you build up balances on a high interest credit card that will wreck havoc on your budget next year? There is another choice – a low-interest holiday loan from University Health Federal Credit Union.

- Borrow up to \$1,200
- For up to 12 months
- As low as 6.75% APR\*

This offer is available from December 1 through December 30, 2011. The application process is quick and simple. Our Holiday Loan gives you the funds you need to take care of your shopping and be able to spend this Christmas focused on more important things. Call (706) 774-8850 or visit [www.universityhealthfcu.org](http://www.universityhealthfcu.org) today for more information.



\*Annual Percentage Rate.

Top Dollar on Trade-Ins  
Make it a  
**GREAT TIME TO BUY**

Car dealers' supply of used cars is low, and as a result, they are paying top dollar for late-model trade-ins. For the consumer, this means that it could be a perfect time to buy. If you are in the market for a new car, take the attractive offer on the trade-in, but don't settle for a loan that could cost you more. Come to University Health Federal Credit Union for a low-interest loan that will make your great deal even better.

### Your rate could be as low as 3.29% APR.\*

At University Health University Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
- Easy application process
- Quick approvals

You won't find any hidden pitfalls with our auto loans. Often the dealer rates that sound so good carry many restrictions or cause you to forfeit a rebate that could be applied to a down payment. And most people won't qualify for the lowest advertised rate.

What should you do? Before you sign anything at a dealership, come to the credit union first. Don't settle for a loan that will cost you more. Call the credit union today at (706) 774-8850 or visit [www.universityhealthfcu.org](http://www.universityhealthfcu.org) for more details.

\*Annual Percentage Rate.



# Holiday Skip-A-Payment

## You Can Keep the Cash!

Could you use a little extra cash this Christmas?  
Our Holiday Skip-A-Payment lets you keep the cash.

You may skip a payment on any or all loans in good standing (excluding real estate loans, student loans and credit card accounts) for the month of December. A small processing fee of \$20 per loan will enable you to participate in this program and may be applied to all qualified loans. For your convenience, we can deduct this fee from your Share Savings Account.

If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (monthly or two bi-weekly) from your employer. The interest on your loan will continue to accrue throughout the month that you skip your payment.

In order to participate, you must sign up between November 1 and November 23, 2011. Contact the credit union for the appropriate form.

\*All University Health Federal Credit Union accounts must be in good standing. All real estate, credit card, student loan, and delinquent loans are excluded.



[www.universityhealthfcu.org](http://www.universityhealthfcu.org)

**Main Office**  
1402 Walton Way  
Suite 102  
Augusta, GA 30901  
(706) 774-8850  
(706) 774-4860 Fax

Mon, Tue, Thur: 8:00 a.m. – 4:30 p.m.  
Wed: 8:00 a.m. – 12:00 p.m.  
Fri: 8:00 a.m. – 6:00 p.m.

**Martinez Branch**  
4106 Columbia Road, Suite 104  
Martinez, GA 30907  
(706) 854-1485  
(706) 854-1466 Fax

Mon, Tue, Thur: 8:00 a.m. – 4:30 p.m.  
Wed: Closed  
Fri: 8:00 a.m. – 6:00 p.m.

**Audio Response**  
Local: (706) 774-3465 or  
(706) 774-3466  
Toll-free: (888) 774-6210  
Free Online Banking &  
Bill Pay Available!

**Holiday Closing**  
Thanksgiving November 24 & 25  
Christmas December 26 & 27  
New Year's Eve December 30  
(Close at 1:00 p.m.)  
New Year's Day January 2

## Credit Score Tip

### Don't apply for a lot of new accounts too rapidly.

This tip is important, especially if you have only been managing credit for a short time. Opening accounts rapidly will lower your average account age, and that, in turn, can negatively affect your credit score. It also can look risky to creditors, especially if you don't have a long credit history.

However, the following types of inquiries are not counted as applications for credit: when you request a copy of your own credit report, when creditors monitor your account or check your reports to make prescreened credit offers.

## Christmas Club Account

### Stack Up the Presents Instead of Debt



Do you usually stack up a mound of debt during the holidays? It doesn't have to be that way next year. Open a Christmas Club Account now, and you'll be able to pile up the presents without the debt next Christmas.

A Christmas Club Account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time, so you will be ready to enjoy debt-free holiday shopping next year. For more information, call (706) 774-8850 or visit [www.universityhealthfcu.org](http://www.universityhealthfcu.org).

If you had a Christmas Club Account this year, transfer of funds will take place on November 2, 2011, and funds will be available to members on November 3, 2011.

