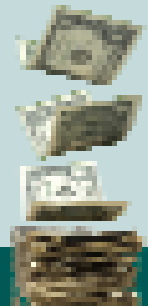


The INFORMER



Summer 2005



Great Escapes made possible with a **12-12-12 Loan** from **University Health FCU**

Planning your getaway this summer?

*Let University Health FCU
make your trip easier with
\$1,200 at 12% APR* for 12 months
(maximum loan amount \$2,500)*

SWAP Your Loan & DROP Your Rate by 2% APR*

(to a minimum of 5.95% APR)

If you have a loan that isn't financed
by University Health FCU
on a car, boat, or RV,
you may be paying too much.

*Save money and lower your monthly payment!
Convenient terms available.*



Offers good through July 31, 2005

**For more information on SWAP & DROP or 12-12-12 Loans
call (706) 774-8850 or
visit www.universityhealthfcu.org**

*APR – Annual Percentage Rate. All loan applications are subject to approval. Certain restrictions apply.

The Loan You Need from the People You Trust

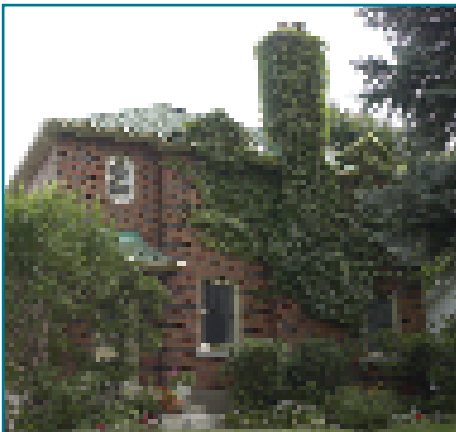
For your most important purchase,
why not come to a financial institution you know you can trust?

Our full range of mortgage options offer:

- Affordable rates
- Low closing costs
- Simple application process
- Personal service
- Fixed and variable rates available
- Terms ranging from 15 to 30 years

Through our mortgage partner, Credit Union Financial Services (CUFS) we offer a broad range of mortgage loan options:

- First mortgages
- Land loans
- Home improvement loans
- Mobile home loans (when attached to land)
- Second home loans
- Investment property loans
- Second mortgages
- Home equity loans and lines of credit



For more information on our mortgage loans,
call (706) 774-8850 or log on to universityhealthfcu.org today.

All loans subject to credit approval

They're Phishing, So Don't Bite!

Internet crooks are "phishing" for you! Unfortunately, hundreds of consumers have fallen hook, line and sinker for this high-tech scam, where fraudsters pretend to be a legitimate financial institution or credit card company. They send "official-looking" e-mails designed to trick consumers into divulging financial and personal information such as account numbers, passwords, user names, Social Security numbers, and other sensitive data. In many cases, the e-mail claims that there is an account problem or warns of a possible account fraud threat. The scam is effective because consumers are often convinced that there is an immediate need to update their financial information.

University Health FCU will never request you to send confidential financial information or sensitive personal data by e-mail. If you receive such an e-mail from the credit union:

- **Treat the e-mail with suspicion.**
- **Do not reply to the e-mail or respond by clicking on a link within the e-mail message.**
- **Contact University Health FCU as soon as possible to report the suspicious e-mail.** You can reach Member Services at (706) 774-8850. For system security, please do not forward the suspicious e-mail.



UNIVERSITY
HEALTH FEDERAL CREDIT UNION
A Service of University Health Care System

Main Office

1350 Walton Way
Augusta, GA 30901
(706) 774-8850
(706) 774-4860 Fax

New Office Hours

M, Tu, Th: 7:00 a.m. – 4:30 p.m.
Wed: 7:00 a.m. – 12 p.m.
Fri: 7:00 a.m. – 6:00 p.m.

Martinez Branch

4115 Columbia Road, Suite 4
Martinez, GA 30907
(706) 854-1485
(706) 854-1466 Fax

M, Tu, Th: 8:30 a.m. – 4:30 p.m.
Wed: 8:30 a.m. – 12 p.m.
Fri: 8:30 a.m. – 6 p.m.

Audio Response

Local: (706) 774-9465 or
(706) 774-3466
Toll-free: (888) 774-6210

Holiday Closings

Independence Day July 4
Labor Day September 5

NCUA

