

The INFORMER



UNIVERSITY
HEALTH FEDERAL CREDIT UNION



July 2006



Paradise is Just A Vacation Plan Away

Make plans to escape *today* with a vacation loan from University Health FCU.

Our 12-12-12 Vacation Loan Special will turn your dreams into a reality!

**Borrow up to \$1,200 for
12 months at 12% APR***
(maximum loan amount \$2,500)

Now through July 31, 2006

Call 706-774-8850
or log on to www.universityhealthfcu.org

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

Summer Deals on New and Used Wheels

Want to enjoy your summer in a new or new-to-you vehicle?

We can help with a hot deal on auto loans!

Your rate could be as low as **4.90% APR***

- Low monthly payments
- Convenient terms
- No pre-payment penalties
- Quick approvals

We won't cool your enthusiasm with gimmicks or hidden fees.

We can help you determine just how much money you can save with a loan from University Health.

**Call 706-774-8850 or visit
www.universityhealthfcu.org.**



*APR - Annual Percentage Rate. All loans subject to credit approval.

Debit Card Don'ts For Summer Travel

If you are making plans for summer travel, don't get caught unaware! While debit cards offer outstanding convenience for many purchases, they are not a good method of payment for many travel purchases. When you use a debit card to reserve a hotel room or rent a car, your funds will be put on hold for a specified period of time before being released automatically.

When you check out of the hotel or return your car, your bill will be deducted from your account; however, the hold will not be released immediately. Thus, the amount of the first hold could continue to tie up your funds for several days. To avoid this problem, consider using a credit card when making your travel plans.



Travel Light with a University Health FCU Visa

It's vacation time... time to get packing! University Health FCU can help you travel light. Our Visa® credit card is the only card you'll need in your wallet. It's the best way to pay for just about anything whenever you're away!

Our Visa card is great for traveling:

- It's accepted worldwide.
- It's safer to carry than cash.
- It's easy.
- It's fast.
- It's affordable with a low interest rate and no annual fee.

Your credit union Visa is as convenient to use on the other side of the world as it is on the other side of town. Why carry the dead-weight of other credit cards that will cost more in interest and fees? Call 706-774-8850 to apply for a University Health FCU Visa today!



www.universityhealthfcu.org

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

M, Tu, Th: 7:00 a.m. – 4:30 p.m.
Wed: 7:00 a.m. – 12:00 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. – 12:00 p.m.
Fri: 8:30 a.m. – 6:00 p.m.

At the end of July, the Martinez branch will move into its new location, just across the street at the corner of Flowing Wells and Columbia roads. The phone number will remain the same.

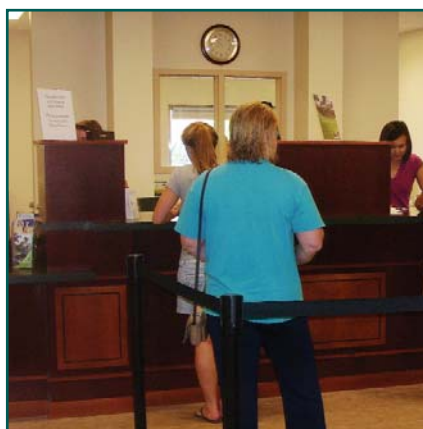
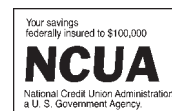
Audio Response
Local: (706) 774-9465 or
(706) 774-3466
Toll-free: (888) 774-6210

Visit Our New Office!

Come visit our new office at
1402 Walton Way, Suite 102
in Augusta.

Holiday Closings

Labor Day September 4



Our new office provides space to serve our members better.

Open House Celebrates New Location

University Health FCU would like to thank everyone who attended our Open House on May 31. The reception featured tours of our new facility, refreshments and a drawing for a free color television. The credit union moved to its new location in March to serve its members better with additional services such as a drive-thru window, night deposit box and ATM. Thanks to everyone who attended.