

Your Financial Health



Summer 2010

Vacation Loan Special None of the Stress, All of the Fun

Take the stress out of summer planning with a vacation loan from University Health FCU!

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

Offer valid now through August 31, 2010.

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



Expanded ATM Access

More Choice. More Convenience.

You can now enjoy more surcharge-free ATM options with your University Health FCU ATM card through our shared ATM program. Make surcharge-free transactions at two SRP Federal Credit Union locations in South Augusta.

Use the ATMs at the SRP FCU locations just as you would use a University Health FCU machine.

- Peach Orchard Road in Windsor Square Shopping Center
Drive-through ATM available
- Tobacco Road in Augusta South Square
Drive-through and walk-up ATMs available

These new options are offered in addition to UHFCU's regular locations:

- Downtown Augusta, Main Office - 1402 Walton Way
- Martinez, Branch Office - 4106 Columbia Road
- University Hospital's Heart & Vascular Institute lobby

Summer Fee Changes

Effective May 17, 2010

Non-UHFCU ATM fee	\$1.00
Loan Application Fee	\$3.00*

*Loan application fee does not apply to ER Loans.



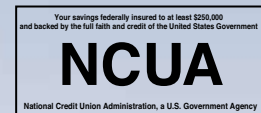
Main Office
1402 Walton Way
Suite 102
Augusta, GA 30901
(706) 774-8850
(706) 774-4860 Fax

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) 774-9465 or
(706) 774-3466
Toll-free: (888) 774-6210
**Free Online Banking &
Bill Pay Available!**



Holiday Closings:

Labor Day September 6
Independence Day July 5



Checking Made to Order

Do you wish you could order a checking account just the way you want it? Great value with a side of service – hold the fees. At University Health Federal Credit Union, we've cooked up a checking account with your needs in mind.

Our free checking account features:

- Free home banking
- Free bill pay
- Free Visa® debit card
- Free audio response
- No monthly fee
- No per-check charges
- No minimum balance
- No-surcharge ATM access

Now, that's a value menu! Don't let it go to waste. For more information, visit www.universityhealthfcu.org or call (706) 774-8850 today!

Message to Our Members

University Health Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more.

Our credit union will protect your personal information. Our credit union will maintain

strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions and protect member confidentiality.

You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide as required to do so by the government.

Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being.