

Your Financial Health



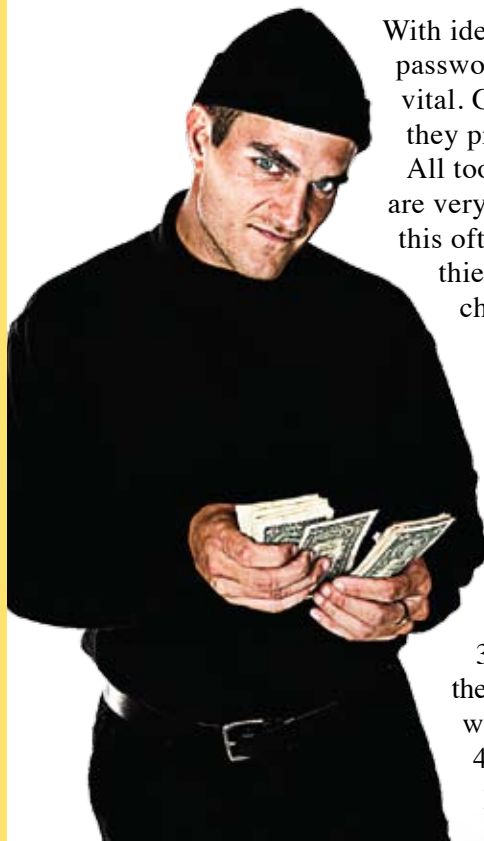
Winter 2009

Change to Operating Hours Effective January 6, 2010

The Board of Directors of University Health Federal Credit Union takes its mission of protecting the best interest of our members very seriously. Due to budget constraints, the credit union will be making a change to the operating hours of our Martinez Branch beginning January 6, 2010. The Martinez Branch, located at 4106 Columbia Road, will be closed on Wednesdays, instead of being open until noon. This change will help reduce operating costs in order to keep members' costs down and dividends strong. The Main Office will continue to be open on Wednesdays from 8:00 a.m. till Noon. We appreciate your understanding as we seek to be prudent managers of the credit union, and provide service and value to all of our members.

Sincerely,
University Health FCU Board of Directors

Theft-Proof Your Passwords



With identity theft on the rise nationwide, password protection has become increasingly vital. Guarding your passwords and the accounts they protect begins with choosing them wisely. All too often, people choose passwords that are very easy to remember. The problem is that this often means they are also easy for would-be thieves to guess. Follow these suggestions to choose your passwords well:

1. Don't use information that would be easy for someone to access. Never use your children's names, birthdays, pets' names, your street address or the last four digits of your phone number.
2. Don't use letters only. Combine letters, numbers and other characters such as \$ and "!".
3. Change your password often. Don't use the same password for more than six months without making a change.
4. Do not keep a written copy of your passwords in your wallet or calendar.

Transfer Your Balance and Transform Your Debt

Do you need freedom from old debt in your New Year? Transfer your balances from other high interest credit cards to a low-interest University Health FCU Credit Union Visa[®], and transform your debt.

We offer a Non-Variable rate of 10.50% APR*

- No Balance Transfer Fees
- No Cash Advance Fees**
- No Annual Fees

We'll help you slow down the interest charge build up and get that debt paid off more quickly. Turn your old debt into a memory! Call the credit union at (706) 774-8850, or visit www.universityhealthfcu.org today!

*Annual Percentage Rate.
**Interest accrues from the date of the advance.



UHFCU Annual Meeting

Wednesday, February 17, 2010
2:00 p.m.

University Hospital Levi W. Hill III Auditorium
Board Elections – members must be present to vote!

(Candidate nomination details on back.)

2010 Census Cautions from BBB

With the U.S. Census process beginning, the Better Business Bureau (BBB) advises people to be cooperative, but cautious, so as not to become a victim of fraud or identity theft. The first phase of the 2010 U.S. Census is under way as workers have begun verifying the addresses of households across the country. Eventually, more than 140,000 U.S. Census workers will count every person in the United States and will gather information about every person living at each address including name, age, gender, race and other relevant data.

The big question is – how do you tell the difference between a U.S. Census worker and a con artist? BBB offers the following advice:

- If a U.S. Census worker knocks on your door, they will have a badge, a handheld device, a Census Bureau canvas bag, and a confidentiality notice. Ask to see their identification and their badge before answering their questions. However, you should never invite anyone you don't know into your home.
- Census workers are currently only knocking on doors to verify address information. Do not give your Social Security number, credit card, or banking information to anyone, even if they claim they need it for the U.S. Census. While the Census Bureau might ask for basic financial information, such as salary range, the census Bureau will not ask for Social Security, bank account, or credit card numbers nor will employees solicit donations.

Eventually, Census workers may contact you by telephone, mail, or in person at home. However, the Census Bureau will not contact you by e-mail, so be on the lookout for e-mail scams impersonating the Census.

Never click on a link or open any attachments in an e-mail that is supposedly from the U.S. Census Bureau.

For more advice on avoiding identity theft and fraud, visit University Health Federal Credit Union's website, www.universityhealthfcu.org, or visit www.bbb.org.



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

Become a candidate for the Board of Directors!

The following positions are posted for membership:

Board of Directors – 3 positions, 3-year terms

If you are interested in running for a position on the 2010 Board of Directors, are a member in good standing, and are able to attend monthly Board meetings (one hour minimum), please contact one of the Nominating Committee members (listed below) by **Friday, January 29, 2010**. They will be happy to discuss any questions you may have concerning a Board position and the responsibilities involved.

Nominating Committee

Andrew Nelson- 45901
Pat Thomas- 45044
Brian Patterson- 48318

All interested individuals will be included on the ballot to be passed out at the Annual Meeting. We will also take nominations from the floor at that time. The ballots will then be collected and counted, with the results announced at the end of the meeting. Remember, you must be a credit union member and present at the Annual Meeting to vote in this election.

Members of the 2010 University Health Federal Credit Union Board will be decided at the Annual Meeting, to be held on **Wednesday, February 17, 2010 at 2:00 p.m. in the University Hospital Levi W. Hill, III Auditorium.**

