

Your Financial Health

 UNIVERSITY
HEALTH FEDERAL CREDIT UNION

Winter 2007

Get your refund in as fast as 10 days with TurboTax® OnlineSM

Your W2s have arrived! Now get the fastest, biggest refund you deserve with TurboTax Online.

- **Easy** – simple interview questions and step-by-step help make tax returns quick and painless
- **Accurate** – 100% guaranteed calculations, audit risk alerts and deduction checks let you file with confidence
- **Fast** – get your refund faster than ever with IRS e-filing and direct deposit
- **Secure** – relax knowing your tax data is protected

Do your taxes today and get your refund in a snap.

Start now. Log on to www.universityhealthfcu.org and click on the "Turbo Tax" link on our home page.

TurboTax Online
Taxes Made Easy. Taxes Done Right.™

If the cash isn't in your piggy bank... **Maybe It's in Your House!**

If you're starting 2007 with some extra expenses, you might be looking for some extra cash. If it isn't in your piggy bank, maybe you should look in your house! With a home equity loan from University Health FCU, you can get that extra cash for home improvements, educational expenses or whatever you need.

Our home equity line of credit features:

- attractive rates
- simple application process
- payroll deduction capabilities

Simply apply for a line of credit for the equity in your home, minus the first mortgage. Upon approval, you can draw on that amount whenever you need it. You only pay interest on the money you use. And best of all, the interest you pay may be tax deductible. Check with your tax advisor for details. For more information, call the credit union at (706) 774-8850 or log on to www.universityhealthfcu.org.

Solve the Debit Card Dilemma:

Sign with your PEN, don't punch in your PIN

Many people choose to punch in a PIN rather than signing for their transactions at a point of sale machine, believing that a PIN is a safer and more convenient choice. Some people believe that if they press "credit" to sign for the transaction, the charge will be posted to their credit card. While using a PIN is great when you need cash back, it is not the best choice for other purchases.

Here are some reasons why you should press "credit" instead of "debit":

- Funds still come from your checking account
- You don't have to enter your PIN in public
- Charge-back protection for purchases
- Maximum protection against fraud
- No transaction fees

Some of the largest merchants now have PIN-steering point-of-sale terminals that automatically ask for your PIN. But you can still choose the "credit" option. Next time, choose "credit" and use your PEN instead of your PIN.

Board Elections at Annual Meeting

University Health Federal Credit Union invites every member to attend YOUR Annual Meeting on **Wednesday, February 14, 2007 at 2 p.m. in the University Hospital Levi W. Hill III Auditorium.**

Elections for UHFCU's Board of Directors will also be held at this time. Currently, three positions are available, each for a three-year term. If you are interested in running for a position on the 2007 Board of Directors, please contact one of the following Nominating Committee members and submit a brief bio of yourself by Wednesday, January 31. They will be happy to discuss any questions you may have concerning a Board position and the responsibilities involved.

Nominating Committee

Colleen Brown – (706) 774-5748

Andrew Nelson – (706) 774-5901

Murray Williams – (706) 774-5265

Election ballots will be passed out at the annual meeting. We will also take nominations from the floor at the meeting. Those nominated will be asked to give a brief bio at that time. Ballots will be collected and counted with results announced at the end of the meeting. You **must** be a member of the credit union to vote in this election.

University Health FCU Visa **A Diet for Your Debt**

DiETING has always been one of the most popular New Year's resolutions. Why not add a twist to the old standard this year, and put your debt on a diet?

It's simple to do when you transfer your balances from high-interest credit cards to a low-interest University Health FCU Visa[®] credit card. With lower interest charges, you'll be able to trim down your debt more quickly.

Our Visa credit card offers a low rate of 10.5% APR*.

Other benefits include:

- no annual fee
- no balance transfer fee
- 25-day grace period
- no transaction fee for cash advances**
- acceptance wherever you see the Visa logo

Begin reducing your debt today. Call the credit union at **(706) 774-8850** for more details, or apply online at **www.universityhealthfcu.org**.

*Annual Percentage Rate.

**Interest will accrue from the date of the advance.



www.universityhealthfcu.org

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

Mon, Tue, Thur: 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.

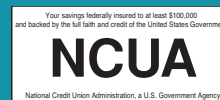
Martinez Branch
4106 Columbia Road, Suite 104
Martinez, GA 30907
(706) 854-1485
(706) 854-1466 Fax

Mon, Tue, Thur: 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.

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



Has Your Contact Information Changed?

Please help us keep your records at University Health FCU up to date by asking for a change of address form. We'll be glad to fax or mail a form to you if you are unable to stop by the credit union.

- Complete the form.
- Sign the form.
- Deliver, fax or mail the form to us.