

CERTIFICATE OF DEPOSIT INVESTORS

Please note that certificates of deposit will no longer be issued with automatic renewal. As of 3/20/09, each certificate will be issued as a single term. Certificates already issued as automatic renewal will be honored but renewed as single term. A monthly mailing will be done alerting certificate holders of maturing investments. Investments noting automatic renewal will be done as such unless we are notified differently. However, investments noting single term will require the certificate holder's authorization to renew. If we do not hear from the investment holder, the monies in the certificate will automatically be transferred to the regular share account at time of maturity.

SPRING SKIP A PAY

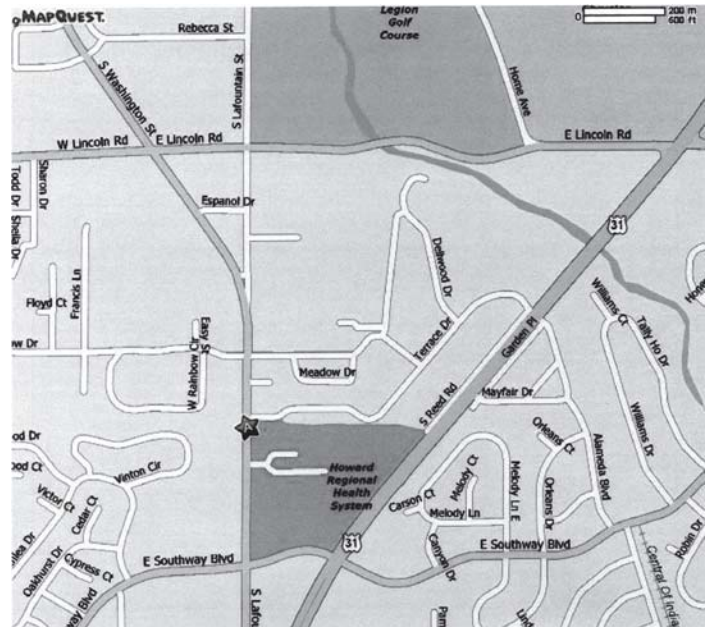
IUMFCU will be offering a Spring Skip-A-Pay—HOWEVER, WE WILL NOT BE MAILING OUT THE FORMS unless you request us to do so. You may choose to skip your loan payment for April for a fee of \$25.00. The form is available on our website (iumfcu.org) or you may call the office and have one faxed or mailed to you upon request. We appreciate your business and look forward to serving you. ****some restrictions apply****

ANNUAL MEETING

Please join us for our Annual Meeting on Tuesday, May 12, 2009 at Golden Corral in Kokomo, Indiana at 11:30. Cost of lunch and drink will be \$10.14 plus tax. Please RSVP to 1-800-786-1673 no later than 5-1-09. We hope to see you there!!

IUMFCU HAS RELOCATED!

Indiana United Methodist Federal Credit Union has relocated from Bunker Hill to Kokomo. We have moved to a convenient location close to US 31. Please notice our new address, phone and fax number. Our toll free number and web address has stayed the same as well as hours of operation. The map shows the general vicinity of our new office. More specific directions would be to take US 31 to Southway Boulevard and turn West (Ruby Tuesday's and Dunkin Donuts on corners); go to first stop light (Walgreen's on corner) and turn right (North). Drive straight through stop light at Howard Community Hospital and notice "ATRIUM BUILDING" sign on left in front of brown brick building with number of 3415 (however, we are not in that building, we are in the one directly behind it). Turn left immediately after sign. Drive straight back to Northwest corner of parking lot. You will see our name and logo on the window of Suite J. We are looking forward to you stopping in to see us.



INDIANA United Methodist FEDERAL CREDIT UNION

Hours of Operation

Monday - Friday

9:00 am to 4:00 pm

Closed 12:00 - 1:00 daily for lunch

3415 S. LaFountain

Suite J

Kokomo, IN 46902

(765) 864-9000

(800) 786-1673

(765) 864-9002 fax

www.iumfcu.org

Spring 2009

Indiana United Methodist Federal Credit Union

Rates Effective March 20, 2009

	APR	APY	
Regular Shares	.50%	.50%	\$15.00 Min. - Life Savings Ins.
Fund Manager	1.00%	1.00%	\$ 5.00 Minimum
Special Savings	1.00%	1.00%	\$ 5.00 Minimum
Christmas Club	.85%	.85%	\$ 5.00 Minimum
Escrow	.60%	.60%	\$ 5.00 Minimum
Share Draft	-0-	-0-	
IRA	2.00%	2.01%	\$1000.00 and up
Certificates of Deposit:	Term	APR	APY
\$ 500.00 - \$ 999.99	6 months	1.40%	1.409%
	12 months	1.75%	1.764%
\$1,000.00 - and up	6 months	1.80%	1.815%
	12 months	1.95%	1.968%

Loan Rates (Please call for possible specials not listed below)
Autos (2007 - 2009 Models) : 100% sticker price on all new/never titled autos, Retail on all used autos.

	New (Never titled vehicles)
up to 36 months: 6.00%	up to 36 months: 5.80%
up to 48 months: 6.25%	up to 48 months: 6.05%
up to 60 months: 7.00%	up to 60 months: 6.80%
up to 66 months: 7.50%	up to 66 months: 7.30%
	up to 72 months: 8.00%

Autos (2004-2006 Models):	Autos (2000-2003 Models):
Up to Retail Value	Up to Retail Value
up to 24 months: 7.00%	up to 24 months: 7.45%
up to 36 months: 7.20%	up to 36 months: 7.70%
up to 48 months: 7.50%	up to 48 months: 8.00%

Recreational Vehicles:	Used:
New:	up to 48 months: 11.50%
up to 48 months: 10.50%	up to 60 months: 12.00%
up to 60 months: 11.00%	up to 72 months: 13.25%
up to 72 months: 11.50%	

VISA 10.9% (No Annual Fee)
Consolidation Loan: \$10,000.00 maximum, 12%, up to 48 months
Signature (Unsecured): \$10,000.00 maximum, 10% up to 48 months
Share Secured: Up to 60 mths., 3% above current Fund Mgr. dividend rate
Up to 120 months, 4% above current Fund Mgr. dividend rate
Certificate Secured: not to exceed certificate maturity - 3% above secured certificate rate (Or Lowest qualified rate).

* All Rates according to Credit Rating.

Introducing Liz.....

Elizabeth Finan is now your member service representative. Liz started with IUMFCU in March and is looking forward to servicing your financial needs. Feel free to call the office and introduce yourself and welcome her to your credit union staff.

We have a new look...

Take a minute to check out our new website redesign. We will be adding new information on a regular basis for your education and convenience. IUMFCU is always looking for ways to improve our service to our members.

Board of Directors

- Ellwood (Woody) Smith, Chairman
- R. Larry Smith, Vice Chairman
- Leonard King, Treasurer
- Philip Hershberger, Secretary
- Brenda Fritz
- Norman Glassburn
- Chester Mayflower

Supervisory Committee

- Kenneth Walker, Chairman
- Robert Clark
- David Duke
- David Cross

Member Service Reps

- Marla Beatty, Manager
- Elizabeth Finan, Member Service Rep.

Philippians 4:8 (NIV)

Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.



Holiday Closings

- We will be closed in honor of the following holidays:
- Good Friday Fri., April 10, 2009
 - Memorial Day.....Mon., May 25, 2009
 - Independence Day Fri., July 3, 2009