

Attention Funds Manager Account Holders:

IUMFCU would like to merge the funds manager account balances into regular shares by the end of 2011. Most of these accounts were established to earn a higher rate of interest than regular shares when the Cuna Life Savings Insurance was being offered. With the termination of the insurance, both accounts are now earning the same dividend.

We also realize that some members have the funds manager to simply keep funds separated for vacation, taxes, etc. If you would like to keep your funds manager open, and therefore separate from your regular share balance, please contact our office before the end of 2011.

**\$2,012.00 FOR 24 MONTHS
AS LOW AS 5%**

IUMFCU has a special offer for a personal loan for the new year. You may borrow \$2,012.00 for up to 24 months for as low as 5%...use this money to pay off Christmas expenses, go on a vacation or eliminate a higher interest loan or credit card. Apply online at IUMFCU.ORG!!

**some restrictions apply*

3.9% for 60 Months!!*

IUMFCU is offering rates as low as 3.9% for 60 months on any new auto loan. Visit our website iumfcu.org to apply!!

**some restrictions apply*



**INDIANA United Methodist
FEDERAL CREDIT UNION**

Hours of Operation

Monday - Thursday

9:00 am to 4:00 pm

Closed 12:00 - 1:00 daily for lunch

4047 S. Webster
Kokomo, IN 46902
(765) 864-9000
(800) 786-1673
(765) 864-9002 fax

www.iumfcu.org

WINTER 2011

Indiana United Methodist Federal Credit Union
Rates Effective December 8, 2011

	APR	APY	
Regular Shares	.10%	.10%	\$15.00 Min. - Life Savings Ins.
Fund Manager	.10%	.10%	\$ 5.00 Minimum
Special Savings	.10%	.10%	\$ 5.00 Minimum
Christmas Club	.10%	.10%	\$ 5.00 Minimum
Escrow	.10%	.10%	\$ 5.00 Minimum
Share Draft	-0-	-0-	
IRA	.30%	.301%	\$1000.00 and up
Certificates of Deposit:	Term	APR	APY
\$ 500.00 - \$ 999.99	6 months	.10%	.100%
	12 months	.20%	.200%
\$1,000.00 - and up	6 months	.20%	.200%
	12 months	.30%	.301%

Loan Rates (Please call for possible specials not listed below)

Autos (2009 - 2011 Models) : 100% sticker price on all new/never titled autos, Retail on all used autos.

	New (Never titled vehicles)
up to 36 months: 5.25%	up to 36 months: 5.50%
up to 48 months: 5.50%	up to 48 months: 5.75%
up to 60 months: 6.25%	up to 60 months: 6.25%
up to 66 months: 6.75%	up to 66 months: 6.75%
	up to 72 months: 8.75%

Autos (2006-2008 Models): Autos (2005 and older Models):

Up to Retail Value	Up to Retail Value
up to 24 months: 6.25%	up to 24 months: 6.70%
up to 36 months: 6.45%	up to 36 months: 6.95%
up to 48 months: 6.75%	up to 48 months: 7.25%
up to 60 months: 6.95%	

Recreational Vehicles:

New:	Used:
up to 48 months: 10.50%	up to 48 months: 11.50%
up to 60 months: 11.00%	up to 60 months: 12.00%
up to 72 months: 11.50%	up to 72 months: 13.25%
	MUST BE 1989 OR NEWER

VISA 10.9% (No Annual Fee)

Consolidation Loan: \$10,000.00 maximum, 36M-11%, 48M-12%, 60M-13%
Signature (Unsecured): \$10,000.00 maximum, 36M-9%, 48M-10%, 60M-12%
Share Secured: Up to 60 months at 3%, 120 months at 3%
Certificate Secured: not to exceed certificate maturity 3%

* All Rates according to Credit Rating.

*rate matching applies to secured and unsecured loans with proper documentation.

****new car loan special 3.9% for 60 months**** expires 1/14/12

Lower your interest rate by .50%

IUMFCU would like to extend a used car auto loan special to you... We are offering to reduce your interest rate by .50% of your current auto loan financed elsewhere.

Visit our website iumfcu.org to apply!!

**some restrictions apply.*

Board of Directors

Ellwood (Woody) Smith, Chairman
 R. Larry Smith, Vice Chairman
 Leonard King, Treasurer
 Doug Davies, Secretary
 Brenda Fritz
 Chester Mayflower

Supervisory Committee

Robert Clark
 David Duke

Member Service Rep

Marla Beatty, Manager

Psalm 62:6

Truly he is my rock and my salvation; he is my fortress, I will not be shaken.

HOLIDAY CLOSINGS

We will be closed in honor of the following holidays:

Monday, January 16, 2012Martin Luthor King Jr. Day
 Monday, February 20, 2012.....President's Day

OUR LIFE TOGETHER...

Stop by and see us at Our Life Together on Feb 16-17, 2012!

Marla will be there and would love to see you!!
 Make a note, the office will be closed these two days.