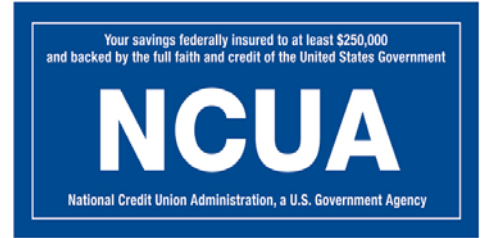


Why Are We Different?



Our History

- ◇ The Memorial Mission Hospital Credit Union was organized on September 4, 1954, by a group of hospital employees who saw the need for such an organization
- ◇ In 1972 St. Joseph's Hospital also formed its own credit union
- ◇ Both institutions merged in July of 1977, to become Asheville Hospitals Credit Union
- ◇ By 1982, other industries outside of the medical field wanted to be a part of the credit union; that inspired the name of United Services Credit Union
- ◇ In March of 1985 the Old Fort Finishing Employees Credit Union merged with United Services Credit Union
- ◇ Another successful merger was completed in April of 2009 when Financial Partners Credit Union of Morganton joined the USCU family. Financial Partners Credit Union has served the furniture industry since the mid 1970's. Our tradition of service continues at United Services Credit Union.



Field of Membership

Membership is open to all employees of any medical facility or medically related group in the Asheville area and surrounding counties of Western North Carolina. Family members are eligible for membership as well.

Additionally, several non medical related employers are in our field of membership. Please check our website to locate your employer.

Ask us if you qualify!

ATM Locations

Memorial Mission Hospital Campus
 St. Joseph's Hospital Campus
 McDowell Hospital Campus
 Mission Children's Hospital
 Montreat College
 Industries for the Blind
 MAHEC

and

over 800 CashPoints ATM's in NC

www.us-cu.org



Office Locations

Asheville
 (828)255-0809
Old Fort
 (828)668-7561
Fletcher
 (828)209-1009
Morganton
 (828)433-7383
Maiden
 (828)428-9928
Lexington
 (336)249-5642
Galax, VA
 (276)238-4637

MEMBER GUIDE

Helping Members Succeed Since 1954

www.us-cu.org

Share Accounts

Share Savings Account

- ◇ Establishes your membership
- ◇ \$25.00 minimum deposit
- ◇ \$5.00 membership fee
- ◇ Dividends paid quarterly
- ◇ Five penalty free withdrawals

Checking Account

- ◇ No monthly service fee if you:
 - Write one check, OR
 - Use your ATM/Debit card, OR
 - Pay one bill online, OR
 - Have one ACH debit or direct deposit, OR
 - Have \$10,000 or more in deposits

Otherwise, a \$15.00 monthly fee is assessed

Other Accounts

- ◇ CD accounts, you choose your term
- ◇ Money Market, higher rates available
- ◇ IRA, save for retirement, enjoy tax benefits
- ◇ Club accounts, Christmas, Vacation
- ◇ Pee Wee, Teen accounts

Account Services

FREE Online Account Access

- ◇ Account history with transaction detail and check images available
- ◇ Balance your account anytime, from anywhere
- ◇ Make loan payments, withdrawals, transfers, reorder checks

FREE Bill Pay

- ◇ Add up to 250 payees
- ◇ Save time and money on postage
- ◇ View a demo on the website

FREE ATM/Debit Card

- ◇ Convenient and free access to more than 800 CashPoints ATM's in NC
- ◇ Use it for purchases anywhere in the world
- ◇ For your added security, remember to use it as credit when making purchases

Audio Response (Maxine)

- ◇ Telephone account access service, dial 828-255-0789 or 800-967-0789
- ◇ The original password is the last four digits of your SSN

Lending Products

Consumer Loans

- ◇ New and used vehicle loans. Terms available up to 60 and 72 months
- ◇ Personal loans. Terms available 30, 42, and 48 months
- ◇ Overdraft protection loans. Added peace of mind for your checking account
- ◇ Recreational vehicle, boat, and motorcycle loans

Home Equity Line of Credit

- ◇ Maximum line is \$100,000.00
- ◇ Variable rate tied to the prime rate
- ◇ Rate depends on credit rating and loan to value
- ◇ USCU may cover closing costs
- ◇ You can draw on the line of credit and make payments for 15 years. The remaining 15 years are to make payments only

First Mortgage

- ◇ Streamlined mortgage application and approval online
- ◇ Information at mortgages@us-cu.org

Second Mortgage

- ◇ Fixed rate based on your credit rating and LTV
- ◇ Terms available 7, 10, and 15 years

VISA Credit Card

- ◇ 8.90% APR and no annual fee
- ◇ Same rate for cash advances and purchases
- ◇ FREE online account access

Share Secured Loans

- ◇ Use this type of loan as a credit building instrument

Loan Services

Guaranteed Asset Protection (GAP)

- ◇ In the event of a total loss or if your vehicle is stolen, it may cover the difference between the settlement amount paid by the insurance company and the payoff amount on your loan
- ◇ Added peace of mind on your vehicle loan

Credit Life/Credit Disability

- ◇ Protection for your credit rating and family
- ◇ Credit life will payoff the loan in the event of death
- ◇ Credit disability will make the loan payments should you become disabled

Payroll Deduction

- ◇ Make your loan payments directly from your paycheck

Teller Services

Teller Checks/Money Orders

- ◇ Teller checks available for amounts higher than \$1,000.00
- ◇ \$2.50 fee

Night Depository

- ◇ Deposits received are processed to your account at the opening of the next business day
- ◇ Available after hours and during the weekend

Traveler's Cheques

- ◇ Issued by American Express, safe and accepted worldwide
- ◇ Denomination booklets of \$20.00's, \$50.00's, and \$100.00's
- ◇ Fee is \$1.00 per hundred

Notary Public

- ◇ Free service to USCU members
- ◇ Available at each branch location

Wire Transfers

- ◇ \$7.50 for incoming wires; \$15.00 for outgoing wires; \$30.00 for international wires
- ◇ Service also available through VIGO

Amusement Park Tickets

- ◇ Park tickets available at a discount for:
 - Biltmore Estate
 - Carowinds
 - Dollywood
 - Dollywood Splash
 - Tweetsie Railroad
 - Wet & Wild

Community Involvement

- ◇ Annual Scholarship Program
- ◇ Financial education:
 - AB Tech
 - Asheville Middle School
 - Asheville Community High School
 - Blue Ridge Community College
- ◇ Adopt a Street program
- ◇ Mission Children's Hospital
- ◇ Red Cross blood drives
- ◇ Asheville Chamber of Commerce, Henderson County Chamber of Commerce, Old Fort Chamber of Commerce, Fletcher Area Business Association
- ◇ Special Olympics
- ◇ Carolinas Credit Union Foundation