



connections

3rd Quarter 2012 news for members of Unitus Community Credit Union

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It's Time to Celebrate!

In honor of our 75-year milestone, we are throwing a party at each Unitus branch, featuring giveaways and food!

Plaza Branch

Tuesday, July 24

- Plaza Branch, 12–1:30 PM
Busters BBQ + Band: Wild Ones

Other Branches

Friday, July 13

- Mill Plain Crossing: 11–1 PM
Sheridan's Latte's & Frozen Custard,
Ice Cream Sundae Bar

Friday, July 20

- Peterkort Branch: 11–1 PM
Reedville Catering, Strawberry Shortcake
- Tanasbourne Branch: 11–1 PM
Reedville Catering, Strawberry Shortcake
- Salem Branch: 11–1 PM
Cold Stone Creamery, Ice Cream Sundae Bar

Saturday, July 21

- Clackamas Branch: 11–1 PM
Ben and Jerry's Ice Cream

Friday, July 27

- Beaverton Branch: 11–1 PM
Reedville Catering, Strawberry Shortcake

Saturday, July 28

- Mall 205: 11–1 PM
Ben and Jerry's Ice Cream



When the Oregon Telephone Employees Credit Union was founded in 1937, its mission was to help individuals succeed through the strength of the community.

The organization, formed during the Great Depression, continued to help its members in wartime and peacetime, during economic recession and expansion, responding to their needs for stability and stewardship of their finances.

Over the last 75 years, the financial world has changed, becoming more complex than ever, and to help our members, we've expanded our products and services to suit their needs.

Looking back, it's amazing to see the progress we've made: we've gone from \$60.50 in assets to over \$900 million; we've opened 8 conveniently located branches; members have nationwide access to our services through mobile banking, as well as 6800 CO-OP Shared Branches and 28,000 no-surcharge ATMs; we've created a feature-loaded checking account, an award-winning credit card program, and a variety of loans and deposit products.

What has remained the same, though, has been our dedication to the financial well-being of our member-owners, returning all profits directly to you as we keep our fees low and our service level high. We started as a co-op for telephone workers—the people who kept communication flowing. Today, we're still committed to that principle, engaging our members daily via our newly redesigned website, facebook, twitter, and through dedicated personal service.

We are truly a local, financial cooperative, and we are as strong as our members' investment in us. Without your participation, our credit union would not be the thriving community it is! It's exciting to think about what's in store for the next 75 years. Who knows what challenges and achievements we'll experience together? Thank you for being a member; we're proud to serve you, and proud to be members ourselves!

Scholarship Winners

Unitus awarded eleven \$1,000 scholarships for the 2012/2013 academic year. Congratulations to our recipients! To learn more about Unitus scholarships and to see photos and bios of the recipients, visit unitusccu.com.

Community Involvement

- Everett Wild, Oak Grove, OR



High School Graduates

- Sydney Thiessen, Clackamas, OR
- Camille Adams, Portland, OR
- Eric Dekay, Portland, OR
- Christopher Bryson, Vancouver, WA

College Undergraduates

- Chris Redelf, Portland, OR
- Christine Kupri, Salem, OR
- Reilly Costello, Portland OR
- Hayley Holmes, Portland, OR

Graduate Students

- Laura Kreger, Portland, OR
- Kayce Spear, West Linn, OR

"Like us" on Facebook



Follow us on Twitter:
@UnitusCCU

Connect with Us

Keep up on all our latest news, promotions, and community events. You'll also find helpful information about seminar opportunities and important member notifications.

connections
3rd Quarter 2012



Finding the student loan that's right for you

You've received your financial award letter, and maximized your federal financial aid, like loans, grants, and work study, but there's still a gap.

If you've done the research, or if you've just been there before, you know that private student loans can help, but they're not all created equal. That's why Unitus teamed up with a fair and ethical student loan provider, Student Choice, to help our members. Here are 3 great tips to keep in mind when looking for the right solution:

Know what you need to borrow

You should know exactly how much money you need; consider all the costs of attending your school. Once you have a realistic, workable dollar amount, you can start evaluating student loans.

Compare real rates, not "as low as" rates

Some programs advertise contingent rates that might not apply to you. Find the real rate before you decide which loan to use. Find a few lenders you feel you can trust, and see what kind of range you find for their products. You might be surprised how rates can vary by lender.

Look at more than just the interest rate

The interest rate is the most talked about factor with student loans, but there are others to consider. Look for details in the loan program, such as:

- Repayment type (do you have to pay principal, interest, both, or neither while you're in school?)
- Grace period (how long before your loan payments begin?)
- Disbursement options (how is the loan disbursed to you?)
- Co-signer terms (can a co-signer be released from responsibility after a certain number of on-time payments?)

Unitus wants you to find the best option. Check out our Student Choice program at unitusccu.studentchoice.org, and see for yourself what we can offer to help solve the college funding dilemma.

Stories that Unite Us

To celebrate our 75th anniversary, we asked for stories of our heritage as Oregon Telco Credit Union, to share with today's membership, and you responded. Here are two stories from members, detailing how the credit union contributed to their lives.

"I joined Pacific Northwest Bell in March 1971, working in the Fourth Avenue building. In June of that year, I learned to drive, and was still living with my parents at home.

At that time, I decided to purchase a new car. It was my first, and it was a yellow, 1971 Toyota Corolla. I paid \$1864.00 for it, putting \$100 down, and financed the rest through Oregon Telco Credit Union, paying \$62.50 for 36 months. I was just 18 years old, and had not built any credit, but my parents co-signed for me, enabling me to take this significant step.

Soon after, I moved out on my own, which was against my parents' wishes, and they held the car loan as leverage to convince me to return. I went to the credit union to ask them to remove my parents from the loan-- not an easy task with so little credit history. To make this change, I needed to make my case to the Board of Directors, but they heard me, and decided in my favor.

I remained independent, still love my parents, and established a 40-year-plus relationship with our credit union. Thank you for trusting in me."

~ Sunny K., Portland, Oregon

"I've lived in five states since I joined Oregon Telco Credit Union 37 years ago. Today, living across the country on the East Coast, I am still a proud member. Through different jobs and different surroundings, the credit union has always been there for me.

I have financed 3 cars through the credit union, and taken a personal loan when times were tough, and I'm proud to say I have never missed a payment on my loans. The best part of being a member is that when I have had complicated issues with my finances, the credit union had an answer for me.

I am so thankful for the managers with whom I've formed relationships over the years, who have taken the time to answer my questions. I have always been able to speak with a trustworthy staff member, someone who looked at the big picture and helped me solve any issues that come my way.

Even though I'm so far away, I'm a loyal member, and I've persuaded many of my family members and friends in the Northwest to join, because I believe in the community!

Wishing you all in the Northwest much peace, love and sunshine!"

~ Juanita P.-J., Charlotte, North Carolina



It's tough to take time out of your day to keep up with the latest twists and turns of the economic world. Wouldn't it be great if financial advice came to you?

Unitus is proud to bring you Navigating Your Money, a new internet radio show, and the place to hear authentic conversations about practical money matters. Our host, Mike Tierney, brings you factual information from guests on an extensive

range of relevant financial topics. Discover an engaging discussion relayed in a compelling and entertaining fashion. Each episode is intended to deepen your understanding of your money.

Navigating your Money is available weekly via iTunes, Stitcher Radio, our facebook page, and on unitusccu.com. Subscribe or download to hear about great topics each week, like buying a home in today's economy, the true cost of a college education, teaching your kids about money, or finding time to manage your finances in a 30 minute lunch break. Tune in each week for new shows and topics!



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1300 SW Sixth Avenue
Portland, Oregon 97201

Peterkort Branch
11200 SW Barnes Road
Portland, OR 97225

Mall 205 Branch
1052 SE 96th Avenue
Portland, Oregon 97216

Beaverton Branch
10580 SW Beaverton-Hillsdale Hwy
Beaverton, Oregon 97005

Tanasbourne Branch
1855 NW 188th Avenue
Hillsboro, Oregon 97006

Clackamas Branch
9200 SE 82nd Avenue
Clackamas, Oregon 97086

Salem Branch
3820 Market Street NE
Salem, Oregon 97301

Mill Plain Crossing Branch
800 SE 192nd Avenue
Vancouver, WA 98683

Board of Directors
Don Mason, Chairperson
Susan Iggulden, Vice Chairperson
Tom Faulkner, Secretary
Gordon Akeson, Director
Lora Dakin, Director
Jim Lewis, Director
Scott Thompson, Director

Audit Committee
Rhonda Cramer, Chairperson
Ray Anderson
Luke Watson
Mike Stepan
Natalya Vasilenko

Holiday Closings
Labor Day Monday, September 3

Membership Shares

Annual Percentage Yields set by the Board of Directors for membership shares during the 2nd Quarter 2012: 0.05% APY for April, May, June.



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The written material in *Connections* is provided for general information only, and should not be used or relied upon as a substitute for specific financial, legal, or other advice. If such advice is necessary, please consult a specialist.

experience **TOTAL** finance

Achieving your financial goals and managing your success is a lot easier with Total Finance—our robust financial management tool!

With our daily lives being as busy as they are, it's difficult to find the time to sit down and take a long hard look at our personal finances. What does my cash flow look like? What are my monthly expenses? How can I track my spending? Now, you have the option to answer all these questions and act on them with Total Finance.

Total Finance makes it amazingly easy to import your financial information from Unitus and other financial institutions into one place—allowing you to create and manage budgets, identify where your money goes each month, track bills, establish savings goals and much more.

Because Total Finance is exclusive to Unitus members and resides within your personal uOnline banking session, you know it's safe and secure. You also won't have to worry about your personal information being sold to 3rd party companies that clutter your online session with advertisements.

Some recent enhancements include:

- "Monthly progress" meters to let you see if you're outpacing your budget for the month
- Redesigned charts to provide a graphical overview of your asset and debt breakdown
- See how much money is available for budgets after your bills and goals are taken into consideration
- Accounts are now categorized into Cash, Credit Cards, Debts, and Investments
- Improved format allows you to see more aspects of your financial picture in one place
- New "Rules" tagging system will intelligently categorize transactions

For more information, visit unitusccu.com and check out the videos! This valuable tool is free for the first 30-days. After the next consecutive 30 day period, \$2.00 will be deducted from either your designated checking or savings account per month.

Financial Seminars

- Offered at no cost to members & guests
- Light refreshments served
- Reservations: mail@unitusccu.com or call 503 227 5571 (option 1)

Home Buying

6:15 p.m. Thursday, July 26
Mill Plain Crossing Branch

6:15 p.m. Thursday, August 23
Clackamas Branch

6:15 p.m. Thursday, September 20
Mall 205 Branch

Understanding Your Credit

6:15 p.m. Thursday, August 9
Unitus Plaza Branch

6:15 p.m. Thursday, September 13
Beaverton Branch



bicycleloan.com

Pedal into Summer Savings!

Bike weather is finally here. Do you need a new set of pedal-powered wheels? Unitus has teamed up with local bicycle shops and custom bicycle frame builders to promote a fun, sustainable lifestyle.

Visit bicycleloan.com for details!