

PRESIDENT/CEO'S **SPECIAL MESSAGE**

Dear ClearChoice FCU members,

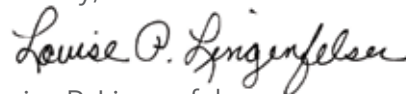
Today more than ever our members and potential members are asking for affordable ways to manage their financial lives. We understand that this new economy has our members and prospective members rethinking what you need from a financial services provider. As UGIEFCU we knew we had the choices you're looking for but our name did not make that clear.

We're proud of our heritage as a credit union created to serve the employees of the United Gas Improvement Company. Our commitment to UGI and our other employee groups, including AmeriGas, The Loomis Co. and many more has not wavered. Now it's time to let the world know what our members have known all along.

ClearChoice FCU offers a full range of banking products and services delivered with a sincere commitment to each member's personal needs. That gives frustrated bank customers a ClearChoice to escape high fees, less than competitive loan rates and lackluster service.

Our name is new. Our commitment to each member and to the employee groups we exist to serve will never change.

Sincerely,



Louise P. Lingenfelter
President/CEO

your credit union
formerly known as **UGI** EMPLOYEES FEDERAL
CREDIT UNION

**We are pleased to introduce our
new name, logo and website.**

[find the name change Q&A at clearchoicefcu.org/name_change](http://clearchoicefcu.org/name_change) or [click here](#) ▶

two easy ways to **SAVE** **MONEY** for the new year!

1 buy/refi vehicle loans... **save**

now being offered at the **LOWEST RATE EVER...** as low as **2.99% APR***!

Refinance vehicle loans you have with other banks/credit unions or even a dealer with us and drop your rate as low as **2.99% APR***. Or finance your new car purchase at our lowest rate ever too.

2 consolidate debt... **save**

free balance transfers from your other higher interest credit cards to our **LOW RATE VISA credit card**. Not only will you save money on your monthly payments, you may be able to pay off your debt faster.

our lowest rates ever
LIMITED TIME ONLY - ACT NOW!

call: 800.397.9406

visit: clearchoicefcu.org

*APR = Annual Percentage Rate. Certain restrictions may apply. APR on all ClearChoice FCU loans will be based on applicants past and present credit performance. Floor rate is 2.99%. ClearChoice FCU vehicle loans are NOT eligible only loans from other financial institutions. **The 2.99% offer is for a LIMITED TIME ONLY and ends March 31, 2012.**





take your online banking to the next level


ONLINE **banking**
thru Net Branch

We've made **changes to your online banking** platform as of **February, 2012**, to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

Your new online banking platform will still have the features and functionality you're accustomed to, but with **more flexibility** for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

To get started, you'll simply log in  and start using your new options. The first time you log in following the refresh, you will use your member number. After that, you can change it to a new user ID that is personal to

you and easier to remember. During the first log-in process, you will also set up your additional security layers, such as questions and images. You will need to enter a new password into the system (*you can use your current password*). You will only need to do this the first time you **log in** .

Once you **log in** , you are now ready to begin customizing your view. Choose between a two- or three-column layout and move, delete and add boxes of content to your taste. **All of your current settings and information, such as automatic payments and bill pay information, will migrate to the new system.** There's no need for you to set it up again.

If you haven't yet taken advantage of online banking, there's no better time to begin. The flexibility, improved security and increased functionality of the new online banking platform give you the power to **control your banking experience - right at your fingertips!**

not enrolled yet? 
click and enroll now

DISCONTINUED **Automatic** **Renewable** **Certificates**

We will no longer be offering automatic renewable certificates. Share/IRA Certificate accounts will be opened for a single fixed term. As of **April 1, 2012**, all existing **Share/IRA Certificate accounts will NOT be renewed** on their maturity date. At maturity, the funds will be transferred to your Share account or Share IRA account. If you currently do not have a share IRA account, one will be opened for you. **At maturity, if you would like to open a new certificate you can call the credit union and we would be happy to assist you.**

that's right, we've

Lowered Rates

on our loans. Now's the best time to
refinance loans from banks and **SAVE**.

Apply. Save Now. 

Simplify and secure your financial life

ONLINE **billpay**

- > Avoid late payments
- > Manage bills at any time, from any computer
- > Transfer funds
- > Streamline record keeping
- > Make safe and secure deposits

ONLINE **estatements**

- > Free, safe and secure
- > Simplify account management
- > No storage hassles
- > Banking green — saving a few trees

- sign up now thru Net Branch - click 

THREE EASY STEPS to lower monthly payments

(without winning the lottery!)

Unless you're one of the two percent of Americans who actually know their credit score (*let alone what a credit score really is*) you might be paying too much for loans and credit cards. The three steps below will help you get a handle on debt and identify opportunities to lower rates which in turn may lower your payments.

1. First, get a **free credit report and fix any outstanding issues**. Research shows that up to 25% of credit reports may contain errors that result in denial of access to credit. To get a free credit report with no strings attached go to annualcreditreport.com or call 1-877-322-8228. Review your report and take action to correct any mistakes. An incorrect credit report can decrease your credit score, which in turn increases the rates you pay on loans.
2. Next, **check your current interest rates on all credit cards** (including retail store cards). There should be a customer service number on the back of all credit cards plus the information is on

your statements. Then contact your credit union and ask if you can roll over credit card balances at lower rates to reduce monthly payments or pay off debt faster. You might be surprised at some of the high rates you're paying today. Plus, consolidating credit card balances makes managing payments easier.

3. Next, **do the same rate research on all loans with over six months left to pay off**. Find out the rates you're paying and look for options to refinance at lower rates at your credit union.

If you think trying to roll over balances on credit cards and refinance loans is too big a hassle or too confusing, you just may be surprised. Online and phone loan applications with streamlined procedures have simplified the application process and you often get a response within hours. **Being smart about managing debt can save you money each month and get you out of debt faster.**

we're here for you

▶ 610.376.0605

▶ 800.397.9406

▶ clearchoicefcu.org

▶ info@clearchoicefcu.org

24/7 STARS AUTO-TELLER

1.866.470.7404

FAX 610.374.3722

BRANCH/MAILING ADDRESS

1981 State Hill Road
Wyomissing, PA 19610-1605

BRANCH HOURS

Monday 9:00am - 4:30pm

Tuesday 9:00am - 3:00pm

Wednesday 9:00am - 3:00pm

Thursday 9:00am - 6:00pm

Friday 9:00am - 6:00pm

4,400+ NATIONWIDE BRANCHES

CUServiceCenter.com 800.919.2872

HOLIDAY CLOSINGS

Presidents' Day - Monday, February 20



Federally insured
by NCUA