Need a little help with your home projects?

With a Fixed Home Equity Loan from U$X FCU, you get the funds you need.

3.79% APR
As Low As 15 Year Fixed Term

*APR = Annual Percentage Rate. Rates subject to change without notice. Rates based upon individual creditworthiness. Other rates and terms available. All loan approvals are subject to normal loan underwriting guidelines. Minimum real estate secured loan amount is $10,000. Applies to owner-occupied property, geographical restrictions may apply with a maximum loan to value of 80%. Current U$X FCU Home Equity or Home Loans are not eligible for refinancing, unless an additional $10,000 is borrowed. Consult your tax advisor for potential tax savings. **U$X FCU pays all closing costs ranging from $100 to $1500 (excluding Title Insurance policy if required). See credit union for details.

Wash away winter and upgrade your ride!

NEW AND USED AUTO LOAN RATES
AS LOW AS
2.89% APR
For 72 Months
Model Years 2017 and Newer

*APR=Annual Percentage Rate. No additional discounts may be applied to rates. Other rates and terms available. Loan amount and payment example based on normal credit approval. To qualify, member must be able to demonstrate steady employment and good payment history on current and/or similar vehicle loan. Offer subject to income verification. Contact the credit union for complete offer details. Offer expires May 31, 2019 and excludes loans currently financed at U$X FCU.
President’s Message

Good day to you. Thank you for your membership in U$X Federal Credit Union (U$X FCU). 2019 is off to a solid start. Your credit union team is taking the necessary steps to grow the credit union and serve you well.

I recently was part of several conversations which left me reflecting on the services U$X FCU delivers and the members who are most likely to benefit from their U$X FCU membership. Let me start by saying, it is our goal to provide services to our members from cradle to grave. First savings account, first checking account, first debit card, first car, first credit card, first home loan, and even their first retirement account. U$X FCU has the products, services and staff necessary to make that vision happen.

Each of our members are unique in the challenges they face, the opportunities they hope for, and the way that they desire to be served. I sometimes think of our members as naturally falling into one of four categories. Up and comers, graduates from the school of hard knocks, those who have arrived, and those who are getting by day by day. Let’s look at a few product categories and explore the value U$X FCU delivers.

**CHECKING ACCOUNTS** – U$X FCU has two types. Free checking with no minimum balance, no monthly fees, 97.000 surcharge free ATMS, and a host of other benefits. I recognize few people still write actual checks, but if you want an economical transaction account with a host of additional benefits this is the account for you. However, if you have arrived, the Member Plus account is even better. Compared with comparable financial institution accounts the minimum balances and associated fees are lower while the interest rate is higher. In addition to all the benefits in our free checking, the Member Plus has higher limits as well. See https://www.usxfcu.org/checking-savings/checking/ for details.

**CAR LOANS** are U$X FCU’s bread and butter. Our Loan Service Representatives are trained to help members build great deals and coach them in negotiating great deals with the dealer as well. Our rates are consistently among the best rates in all our market areas. If you have great credit you can go anywhere for a loan, but should come to U$X FCU for the service. If you have experienced some problems along the way U$X FCU has the tools and experience to get you on the road for a fair price. In addition to all this our protection products such as GAP Plus, Mechanical Repair Coverage, and Debt Cancellation Protection are second to none.

**U$X FCU VISA® Credit Cards** are designed to serve a broad range of members. The Platinum VISA® card has no annual fee, a low fixed interest rate, an array of protections for your purchases and at least 1% rewards on all your credit card purchases. Whether you carry a balance or pay your card off each month this credit card will serve you well. However if you are building or rebuilding your credit, you probably will find that our VISA® Blue card will serve you better. This card is designed for borrowers with lower or limited credit. The VISA® Blue card has moderate annual fees and lower limits to keep borrowers from getting in over their heads. Nevertheless, the VISA® Blue card also comes with rewards and a fixed interest rate.

There are several other products I would love to highlight, but these will wait for a future U$Xtra Newsletter.

I want to close with this thought. U$X FCU desires to serve each member well. We strive to coach members in making prudent financial decisions. If U$X FCU makes an error, then we will correct it. If a member makes decisions which jeopardize their financial position and asks us for assistance, then we will try to help them. Unfortunately, should a member choose to use resources outside of U$X FCU’s control it is unlikely we will be able to assist them should problems arise. When members use U$X FCU for all of their financial needs, everybody comes out a winner. Contact us for all your financial needs.

Best regards

David R Ackerman, President/CEO

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**Social media safety tips**

In a time when it seems everyone is using social media, taking social media safety seriously is critical. Here are some tips to help keep you safe.

- Learn to use each service or app’s privacy settings.
- Don’t let friends or strangers pressure you to be someone you aren’t. And know your limits. You may be internet savvy, but people and relationships change, and unexpected stuff can happen on the internet.
- Be nice online and treat people the way you’d want to be treated. People who are nasty and aggressive online are at greater risk of being bullied or harassed themselves. If someone’s mean to you, try not to react, definitely don’t retaliate. Use privacy tools to block anyone who is being mean.
- Think about what you post. Sharing provocative photos or intimate details online, even in private emails, can cause you problems later on. Even people you consider friends can use this info against you, especially if they become ex-friends. And even if they remain good friends, they can be hacked, their device can be stolen or they could accidentally forward what you sent them.
- Read between the “lines.” It may be fun to check out new people for friendship or romance, but be aware that, while some people are nice, others act nice because they’re trying to get something. Flattering or supportive messages may be more about manipulation than friendship or romance.
- Avoid in-person meetings. The only way someone can physically harm you is if you’re both in the same location, so – to be 100% safe – don’t meet them in person. If you really must get together with someone you “met” online, don’t go alone. Have the meeting in a public place, tell a parent or some other solid backup, and bring some friends along.

Information taken from an article provided by ConnectSafety.org

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**The Board of Directors and Staff would like to welcome the following new companies, associations and their employees or members to U$X FCU:**

- Aerial Fire Equipment Co.
- Aliquippa School District
- A & N Lawn Service, Inc.
- Ashby Manufacturing Co LLC
- Beaver Co Central Valley Cent. Lions Club
- Beaver County Council of Governments
- City of Aliquippa
- Dynamic Ceramics, Inc.
- Freeport Area School District
- Lorraine Marie’s Tanning & Boutique
- National Express Transit
- Philly Pretzel Factory – Cranberry Twp.
- Western Beaver Co School District

Remember if your co–workers are not yet members of U$X FCU, you can get paid for introducing them to the credit union. Ask our staff how.
“The future is yours... Picture it! Save for it! Share it!”

The Future is Yours

It’s also much easier to focus on the present than our future. But the future is YOURS....

★ Picture it! ★ Save for it! ★ Share it!

A suggested way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say $10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of $10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

Teach Your Children How to Save

To help your children get into the savings habit, open a savings account at U$X Federal Credit Union. You can open an account with as little as $25.00. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it’s in their account. If they keep this routine going, they’ll quickly see their savings grow.

This April, we’re celebrating Youth Month. At U$X FCU, we’ve created programs and services designed specifically for young people. So stop by and get in on the action during Youth Month!

Dollar Dog Kids Club coloring contest (see credit union for full details).

Join one of our Youth Clubs to give our young members an early boost, we’ll give them their own SPECIAL interest rate of 1.00% APY* on the first $500 of savings! Plus, every new youth member under the age of 12 will receive a FREE Piggy Bank.

• We offer three, age appropriate versions of our Youth Accounts!
• Dollar Dog Kids Club® designed for Ages 0 -12 to help teach early savings skills.
• Cha-Ching® Savings designed for Ages 13 – 17 to help teach the basics of investing, budgeting etc.
• The Edge® Savings designed for Ages 18- 24 to provide a safe transition to adulthood.

Visit our website and use our GreenPath Financial Wellness Education Center to learn how to balance your checkbook, buy a vehicle, repay student loans and so much more!

By helping your child develop good habits about saving now, you’ll help them Picture it! Save for it! Share it! Call 888-219-3159 or visit us online at www.usxfcu.org to learn more.

*APY = Annual Percentage Yield, rates subject to change without notice. 1.00% APY applies to balances up to $500 only and balances over $500 will earn the (Base) Share Savings interest rate. The credit union Board of Directors will review and adjust the interest rate monthly. Special interest rate applies to Dollar Dog, Cha-Ching, and the Edge youth savings accounts.

ANNUAL MEETING REMINDER

We invite you to attend U$X FCU’s upcoming Annual Meeting. This yearly event is your chance to hear about the credit union’s successes in the past year and the challenges facing it in the future. Many important decisions are made regarding your credit union at the Annual Meeting each year. You can have a say in those decisions by attending and voicing your opinion. This opportunity only comes along once a year...don’t miss out on it!

All members are WELCOME!!!

Tuesday April 23, 2019 at 6:30 PM
Cranberry Highlands Golf Course, 5601 Freshcorn Road, Cranberry Twp. PA 16066

Cash prizes, a giveaway and appetizers will be served! We hope to see you there!
**U$X Federal Credit Union® 60-Second Loan Application**

**APPLICANT INFORMATION**

<table>
<thead>
<tr>
<th>Applicant Name</th>
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**Verification of Income and Employment is Required**

Any fax of my signature may be held equally enforceable as my genuine signature.

If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter.

You also promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is complete listing of all your debts and obligations. You authorize the credit union to obtain credit reports in connection with this application for credit and for any update, renewal or extension of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to Federal Credit Unions or State Chartered Credit Unions insured by NCUA.

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**Holiday Closings**

All U$X Federal Credit Union Offices will be closed on the following dates in observance of the related holiday:

- **Memorial Day**
  - Monday, May 27, 2019

- **Independence Day**
  - Thursday, July 4, 2019

Please contact your local branch office for other changes to normal operating hours.

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**U$Xtra! Quiz**

1. **What is the special LOW interest rate for a U$X FCU 15 year Fixed Home Equity?**
   - a. 3.79% APR
   - b. 2.99% APR
   - c. 4.49% APR

2. **The National Credit Union Youth Month theme for 2019 is?**
   - a. Make It, Save It, Give it to Antonio Brown!
   - b. Picture it! Save for it! Share it!
   - c. One for Me, One for YOU!

3. **U$X FCU is offering what outstanding interest rate and term during our Spring Auto Special?**
   - a. As low as 3.39% APR for 60 months
   - b. As low as 2.89% APR for 72 months
   - c. As low as 1.99% APR for 48 months

4. **On what date will the U$X FCU Annual Meeting take place?**
   - a. April 23, 2019
   - b. April 15, 2019
   - c. April 21, 2019

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**Answer the following questions regarding U$X FCU® and win $25**

5. **Based on the Social Media safety tips article, posting of personal information is one way to help protect yourself?**
   - a. True
   - b. False

Name: ____________________________________________

Daytime telephone number: ____________________________

Answer all the questions correctly and send your entry to:

U$X FCU, U$Xtra Quiz, 1293 Freedom Road, PO Box 1728, Cranberry Twp, PA 16066.

All correct U$Xtra quiz entries must be received by April 30, 2019 and will be entered into a random drawing for a chance to win one of (6) six $25 prizes. If your entry is selected, you will be notified and $25 will be deposited into your Share Savings Account. Please do not include any personal banking materials (deposits, IRA withdrawals, loan payment, etc.) with your quiz entry. Employees or Volunteers of U$X FCU are not eligible.

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**Call ME! I want to take advantage of U$X FCU’s great loan rates!**

**Phone** ____________________________

- [ ] Personal Loan
- [ ] Auto Loan
- [ ] VISA® Credit Card

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**APPLICANT’S SIGNATURE**

**DATE**

X

**OTHER SIGNATURE**

**DATE**

**MAIL OR DROP OFF COMPLETED APPLICATION TO YOUR LOCAL BRANCH OFFICE OR FAX TO 724-779-4656.**

**U$X Federal Credit Union® 60-Second Loan Application**

**Call ME! I want to take advantage of U$X FCU’s great loan rates!**

**Phone** ____________________________

- [ ] Personal Loan
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**“Once A Member, Always A Member”**