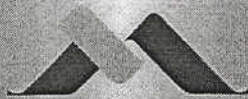


MONEY NEWS

JANUARY 2004



United Methodist
Federal Credit Union

NEW UMFCU Web Site Coming Soon!

It is time! We've decided that our web site needed a little change. We invite you to take a look during the month of January 2004 to see the changes. Here's a brief look at what we've changed:

- Log onto eBranch Online Home Banking directly from the Home Page.
- See a glimpse of our savings and loan rates on the Home Page.
- Click on all our helpful links right from the Home Page.
- Click on our special Church Corporate link.
- Click on our NEW Educational Corner that changes monthly informing you on a variety of financial matters.
- Check out our NEW Marketing Minute informational video. See our Marketing Director give you a glimpse of what's coming up.
- Plus much more!

Take a peek during the month of January 2004 and see for yourself!

Bill Payment Service is Now Here

You've asked for it and now it's here. Starting in January 2004, United Methodist FCU is adding a new feature to our already popular eBranch Online Home Banking system. Here's a brief look at what our new Bill Payment Service can help you do:

- Pay bills electronically – Most utilities, credit card companies, and other merchants are already set up for this.
- Pay bills by check and mail – Ideal for your gardener, your nanny, or your pool man.*
- Set up recurring payments that you know are the same every month – Such as your dues to a newspaper subscription, the payment to the gym, etc.

Take a few moments to sign up for the service and you will be notified via email with your user id and password (usually takes 1-2 business days). Then set up all of your Bill payment accounts (you'll need your most current statements i.e. utilities, credit cards, etc.) and you're ready to go. Once you've set up the bills you'd like to pay, just click and make those payments from wherever you have access to the internet, whenever you'd like – 24 hours a day, 7 days a week. No more buying stamps or sealing envelope after envelope. Make your life simpler with our NEW Bill Payment Service.

Make the Switch and Save!

You say you've already set up a bill payment service elsewhere? You're probably all set, right? We'd like to ask you to compare. You may be making a monthly payment for your current bill payment service and we'd like to offer our service to you for FREE** . You can't go wrong making the switch to our new Bill Payment service and now's the time to act. Setting up your payments is easy and after you take a few moments to set up everything, you're all ready to go. Still not sure? Take a demo tour of our new service and find out for yourself how easy it is using United Methodist FCU's new Bill Payment service. Log onto our web site at www.umfcu.org and demo the product. Start making at least this part of your life simpler today!

- * Must be a Post Office verified address in the United States, Puerto Rico, or the Virgin Islands.
- ** Sign up between January 15 and April 15, 2004 and the first 6 months is FREE, plus we will waive the sign up fee. After this period, a \$3.00 sign up fee will be charged. Also thereafter, a monthly fee of \$4.95 per month and \$0.50 per transaction (after 12 complimentary transactions) will occur. If you maintain an average monthly balance in your share draft account of \$300.00, have direct deposit, or a loan with United Methodist FCU, the service will remain FREE for the subsequent month thereafter, and will remain FREE from month to month as long as you maintain the minimum requirements for FREE Bill Payment service.

Educational Corner

Every so often we are asked how we treat an Internal Revenue Service "Notice of Levy." As instructed on the reverse of the Notice of Levy from the IRS and in the Internal Revenue Code, Sec. 6332 (c) we will surrender any deposits, including interest, subject to an attachment or execution under judicial process. This means that upon receipt of a duly executed court document, i.e., writ of attachment or garnishment signed by an officer of the court, we will surrender any funds after 21 days of having received such a judicial process levy. An IRS Notice of Levy is an administrative process, not a judicial process.

Please check our website from time to time to get further educational tidbits under "Educational Corner"

Note: Black's Law Dictionary, Seventh Edition, used extensively in the legal profession, defines Judicial Process as: the proceedings in any action or due process of law; A summons or writ to appear or respond in court.

DOWNLOADED FROM:

Family Guardian Website

<http://famguardian.org>

Download our free book:

The Great IRS Hoax: Why We Don't Owe Income Tax