

VISA
7.99%

Leading the arrival of those Christmas credit card bills?

can help! Transfer those high-interest credit card balances to Keystone United Methodist Federal Credit Union's Mission VISA card and enjoy a low 7.99% interest rate for the life of the balance. Time is running out! There are just a few weeks left to transfer those balances, so call today at 800-886-3382 ext. 257 to find out how you can start saving!

Gift-giving doesn't stop after Christmas

Whether it's a birthday, graduation, wedding, anniversary, or other occasion, our VISA Gift Cards are your quick and easy gift-giving solution. Need a gift for the person who has everything? Give him a VISA Gift Card and he can choose just the right thing for himself. To get a VISA Gift Card, call us at 800-886-3382 ext. 257.

Hey, members! Where are you @ these days?

Make sure you don't miss out on any of the latest news and offers from Keystone United Methodist Federal Credit Union. Send us your e-mail address and we'll gladly add you to our electronic mailing list. Simply go to www.keystoneumfcu.org and click on the link at the top side of the screen to send us your e-mail address. We'll make sure you're kept up to date on changes, special offers, new products, and more!

Is your child college-bound?

If you have a teen going off to college next year, remember that Keystone United Methodist Federal Credit Union offers Student Loans through AES/PHEAA. Our Lenders Code is #821916 and can be accessed if applying on-line or through the college financial aid office. If your child does not already have a Credit Union account, have them join before they head off to school. What better way to teach your children to make smart financial choices than to use the Credit Union?

Scholarships available

The Beaver Valley Chapter of credit unions is sponsoring five \$500 scholarships to credit union members. To qualify, you must be a high-school graduate as of July 1, 2006 and a Keystone United Methodist Federal Credit Union member for at least six months. The deadline to apply is March 15, 2006. Call our office for an application and additional information.

Have a change of address? A new phone number?

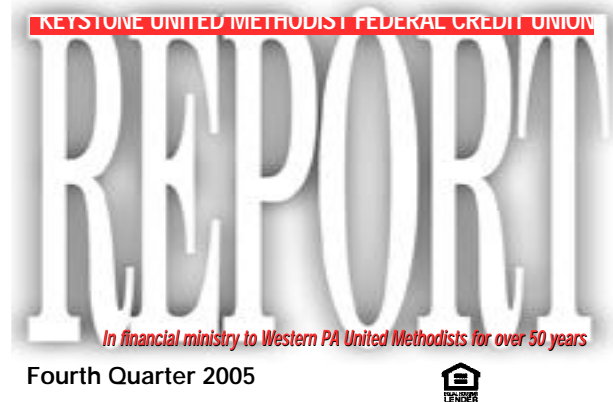
Please don't forget to notify the Credit Union of any changes to your address or phone number. Ask for Nicole at extension 253.

Our offices will be closed on the following days:

- January 2, 2006 in observance of New Year's Day
- January 16, 2006 in observance of Martin Luther King, Jr. Day



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Message from the CEO/Treasurer

Old-Fashioned Values

There was a segment on a morning news program recently about the latest in portable music technology. It's amazing what they've come up with now — devices small enough to balance on your finger, much less hold in the palm of your hand.



Patricia Columbe
CEO/Treasurer

The thing about technology is that by the time you go out and buy the latest, you're already behind the times. It's almost impossible to keep up with the advances. And sometimes you just want things to be the way they used to be.

At Keystone United Methodist Federal Credit Union, we can't stop time, but we can keep some things from changing. Our standard of customer service is one of them. In a survey of new members that we conducted, you told us that you found our customer service to be friendly, courteous, knowledgeable, and professional. That's quite an achievement when you consider that when you call most financial institutions, your only option is to "speak" with a modern, latest-in-technology, automated answering system.

We also offer a unique kind of personal service in financial loan and debt counseling that you can't get from the late

The importance of integrity

seems as if you can't open the newspaper these days without reading another story about how some innocent soul got entangled in a crazy financial scam. In fact, I'll bet most of you have even received e-mails from someone in a far-away country who claims to be in possession of millions of dollars that he or she is willing to share with you if you will just forward your bank account information. Unfortunately, it seems there is no end to the number of dishonest people who will gladly help us part with our hard-earned money.

Keystone United Methodist Federal Credit Union, we pride ourselves in our ability to serve our members with integrity.



Keystone United Methodist Federal Credit Union Board of Directors

are our only business and have been for more than 50 years. Building on knowledge and experience, we understand your challenges and work with you to provide sensible solutions to your financial needs. Your trust is very important to us, especially at a time when market-timing schemes and other manipulations in the financial services industry have eroded the confidence of consumers. Now, more than ever, business and integrity is critical.

Keystone protects its integrity with clearly-stated policies and practices. Our management team, as well as our board of directors, is empowered to uphold the policies that guide us

and preserve our integrity. With a strong board, dedicated management team, and talented and loyal employees, we will continue to build and strengthen our relationships with our members.

Thank you for putting your trust in Keystone United Methodist Federal Credit Union. As we look toward the year ahead, let us take this opportunity to wish you and your family a healthy, happy, and prosperous New Year.



The Keystone United Methodist Federal Credit Union staff. In the back row, from left to right: Nicole Carroll (Member Service Representative), Lu Brunner (Loan Officer), and Patti Lipinski (Member Service Representative); front row: Patti Columbe (CEO/Treasurer).

Old-Fashioned Values, continued from cover

technology. It's called "person-to-person" communication. When you come to us with your financial needs, we listen and work to provide the best financial solution for your particular situation.

The next time you just want things to be the same as they used to be, back when service came with a smile and people listened — really listened — to what you had to say, give us a call. We're here for you, your family, and your church whenever you need us.

Patti Columbe

Rates, Dividends, and Statistics

	9/30/04	9/30/05	CHANGE
Assets	\$ 9,949,898	\$11,384,066	+ 14.4%
Shares	\$ 8,932,557	\$10,279,949	+ 15.1%
Loans	\$ 6,006,005	\$ 6,597,610	+ 9.9%
Capital	\$ 1,007,873	\$ 1,087,929	+ 7.9%
Visa	\$ 874,615	\$ 986,978	+ 12.9%

Dividends

The following dividends have been declared by the Board of Directors for the 4th Quarter, December 31, 2005.

	DIVIDEND	APY
\$ 100 – \$ 2,500	1.00%	1.04%
\$2,501 – \$10,000	1.20%	1.21%
\$10,001– Maximum	1.50%	1.51%
Christmas Club	1.20%	1.21%
All-Purpose Account	1.20%	1.21%

Share Certificate Rates (as of December 31, 2005)

TERM	MINIMUM	DIVIDEND		APY
6 months	\$2,500	3.30%	Quarterly	3.34%
6 months	\$10,000	3.45%	Quarterly	3.50%
12 months	\$1,000	3.75%	Quarterly	3.80%
12 months	\$25,000	3.85%	Quarterly	3.90%
12 months	\$100,000	3.95%	Quarterly	4.00%
18 months	\$2,500	4.25%	Quarterly	4.32%
30 Months	\$1,000	4.65%	Quarterly	4.73%

Rate is fixed for term of certificate. Rates are subject to change weekly. Penalty for early withdrawal. For details, call the Credit Union Office at 800-886-3382, ext. 257.

New Loan Rates (Rate Review... December, 2005)

TYPE	TERM		APR*
New and Used Auto	36 months	As Low As	5.75%
	48 months	As Low As	6.00%
	60 months	As Low As	6.25%
	72 months	As Low As	6.75%

The value of all used vehicles is determined by the NADA book.

Signature Loan	Up to 36 months	As Low As	8.50%
100% Shared Secured			6.00%
Consolidated Loan	Up to 60 months	As Low As	8.50%
Home Equity Loan	Up to 60 months		6.00%
	120 months		7.00%
	180 months		8.00%

(Approximately \$500 in Closing Costs)

VISA			11.90%
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*VISA Promotion — Limited Time			7.99%
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Loan rates subject to change. Loan Officer approval based on credit rating and current ability to pay. Rates are based on the Fair Isaac Score. Home equity rates are based on 80 loan/value ratio.

* Promotion is available for all new purchases and cash advances and is fixed for the life of the balance.