



# Times are tough... and we're here to help!

We understand the impact that the mounting challenges in the economy, the financial sector, and job market have on your family. The credit union can help you in many ways through difficult times.

If you have a credit union loan and it's getting harder to make your monthly payments on time, call our credit adjustment department at 937-431-3127.

Maybe your financial troubles extend beyond your credit union loans and you need help restructuring all of your debt? If so, please contact Trinity Debt Management to talk to an expert. They offer numerous options to help you get back on the right track. Call for a debt analysis at 800-698-0851 and mention you are a Universal 1 Credit Union member.

Perhaps you need a little assistance between pay periods to make ends meet. The credit union has an Extend-A-Pay<sup>SM</sup> loan that allows you to borrow up to \$500.

The credit union is in a strong financial position and has money to lend. So if you are considering refinancing your first mortgage call Tim at 937-225-9227 and see if he can save you money.

Please check our website often to keep up with current rates, news and special offers. We're just a click away at [www.u1cu.org](http://www.u1cu.org).