

UCU Chronicles

SEMI-ANNUAL NEWSLETTER FROM
UNITED CREDIT UNION

Winter 2020 Member Newsletter



WHAT'S INSIDE THIS ISSUE

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CALENDAR ITEMS

Jan. 1st- UCU Offices Closed

Jan 18th- UCU Offices Closed

Feb. 15th- UCU Offices Closed

May 31st- UCU Offices Closed

PERSONAL LOANS

With winter weather upon us, unexpected expenses can arise. Our heating bills rise, our furnace goes out, our car is making a weird noise. Whatever problems winter weather may be causing you, United Credit Union's personal loans can help cover those costs. We offer personal loans up to \$50,000 with APR starting as low as 7.5%. Don't stress about winter expenses, come see a member service representative at any UCU branch for more details.

**APR= Annual Percentage Rate*

LIKE US ON FACEBOOK TO STAY UP TO DATE!

OPPORTUNITY FOR SAVINGS

Brent H. Sadler President/CEO

As 2020 comes to an end, I believe we can all say it is time to put this year behind us! The year has brought many challenges to UCU, our staff and members... BUT I am very proud to say that the team here at United Credit Union has risen to the challenge and continued to serve our member-owners by delivering the service you deserve through this pandemic.

We rolled out our mobile branch just in time to aid in servicing our members earlier this year and we look forward to being out much more in 2021. We have started construction on our new branch on Liberty Street in Mexico with plans to be moved in by mid-year 2021. In January we will move into our new location in Columbia, which was the old Landmark Bank building. It is located along Grindstone, which is across from our current location.

As with everyone, United Credit Union certainly felt the impact of the Covid 19 pandemic. The fact that UCU remains in a very stable financial position is a direct result of our past performance, the driven and dedicated staff, and our loyal members. UCU will continue our mission of serving our membership to the best of our abilities, no matter what obstacles are thrown at us.

The Board of Directors, staff, and management would like to wish everyone the happiest of Holidays and a great 2021 with Peace on Earth.

PROTECT YOUR PERSONAL INFORMATION

Over the past few years many taxpayers have become victims of identity theft, when someone obtains their personal information and files a fraudulent tax return in their name. You may not know this has happened until you've been unable to e-file your tax return because of a duplicate SSN.

REDUCE YOUR RISK OF BEING A VICTIM

- Use security software and select strong passwords.

THINGS TO KNOW

Want to keep up on what is going on at United Credit Union and in our communities? "Like" our Facebook page- www.facebook.com/unitedcu.

With debit and credit card fraud on the rise, it is even more important for you to let us know when you are traveling or will be charging anything to your cards that may appear unusual (i.e. larger than normal dollar amounts or increased number of transactions). Also, ensuring we have an updated phone number and email address on file is vital. Together, these things will cut down on the chances of your cards being inadvertently blocked.

Help us limit the amount of paper we distribute by signing up for e-statements. Not only are you protecting the environment by decreasing your carbon footprint, you are also making statements more easily accessible for yourself! See a teller or member service representative to sign-up!

Our privacy policy has not changed. You may review our annual privacy notice through the website www.unitedcu.org/privacy-policy or by calling 573.581.8651, to request a free copy be mailed to you.



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- Avoid phishing emails, texts, and threatening phone calls. The IRS does not initiate contact with taxpayers by email or text messages to request information.
- Do not click on links or download attachments from unknown or suspicious emails.
- Protect your personal information. Don't carry your social security card around with you and protect your tax documents (W2's, 1099's, etc.).

WHAT TO DO IF YOU BECOME A VICTIM

If you become a victim of tax-related identity theft, the IRS recommends that you:

- Respond immediately to the IRS, if they contact you by mail.
- Complete IRS form 14039 (Identity Theft Affidavit) if your e-filed tax return is rejected because of duplicate SSN filing.
- Call 1-800-908-4490 if you struggle to get the issue resolved.

VISA® BALANCE TRANSFER

We are once again offering a VISA® Balance Transfer opportunity this winter. Transfer your balance from another credit card starting January 1st through March 31st and only pay 2.9% APR* for six months! You can also transfer balances from hospital bills, school expenses, taxes or any other bills you wish to consolidate. No catch, no transfer fees- just a great rate and great service. After six months, APR will revert to the original qualified rate on our application. UCU's VISA® is proud to offer a fixed rate to our members. We will never surprise you with extra fees. Apply online or at one of our six locations to start saving today!

**1% cash back is only available on limits over \$5,000. 1% cash back is applicable on purchases only. Balance transfers and cash advances do not qualify.*

Rate stated as of 1/1/2021 and subject to change. You cannot use this promotion to pay off another UCU loan. Introductory rate effective 6 months from balance transfer, and based on qualified credit. After 6 months, rate will revert back to rate based on creditworthiness (see member service representative for terms and conditions).

IMPROVING OUR SERVICE TO YOU

We are very excited to announce that Apple Pay®, Google Pay™, and Samsung Pay® are now available for use with all of your UCU cards! This will allow you to carry a secure copy of your card(s) in your phone versus a purse or wallet to pay in-store, in-app, or online. Visit Digital Wallet on our website for more information!

We also get to announce a new app that is available to all members called UCU IN CHARGE! This app will help you better control when, where, and how your debit and credit cards are used. This app provides anytime, anywhere access to account information, setting on/off control, alert capabilities, and more. Just search for UCU IN CHARGE in your app store today!

UCU OFFERS HELOC'S

UCU offers HELOC's! That's right, UCU has Home Equity Line of Credits, and starting March 1st through April 30th, we're offering a special rate of 2.9% APR* for six months! Stop by any branch, or call us for more information!

**Rate stated as of 3/1/2021 and subject to change. Rate effective 6 months from open date and will then revert back to rate based on creditworthiness.*

See Real Estate Department for details

