

UWU Chronicles

SEMI-ANNUAL NEWSLETTER FROM
UNITED CREDIT UNION

Winter 2024 - Member Newsletter



WHAT'S INSIDE THIS ISSUE

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CALENDAR ITEMS

January 1st - UCU Offices Closed

January 15th - UCU Offices Closed

February 19th - UCU Offices Closed

May 27th - UCU Offices Closed

June 19th - UCU Offices Closed

July 4th - UCU Offices Closed

PERSONAL LOANS

The winter season can be unpredictable, we know! Do you need a little extra for holiday celebrations, traveling, or winter's wrath? We can help with our personal loans. We offer personal loans up to \$50,000 with an incredibly low APR*. Don't stress about winter expenses, come see a Member Service Representative at any UCU branch for more details.

*APR= Annual Percentage Rate

FOLLOW US ON FACEBOOK & INSTAGRAM!
@UNITEDCU

OPPORTUNITY FOR SAVINGS

Brent H. Sadler - President/CEO

2023 is coming to an end and even with all the challenges it brought, United Credit Union still remains very stable and in a secure position. This is in large part because of you, our dedicated member-owners. 2024 looks as if it will hand us more challenges from an economic standpoint. The good news is UCU is here to assist you when those hurdles pop up.

During 2023, we concentrated on getting back out and into our communities, whether it was an event, festival, speaking at a school or volunteering. Community support is very important to UCU. Credit unions are member-owned cooperatives that reinvest into the communities where their members live, and United Credit Union is no exception when it comes to this.

2024 may seem uncertain in some areas but one thing for sure is United Credit Union will continue to focus on providing you top-of-the-line products and stellar member service. Recently, we purchased land in the Mexico Industrial Park that will soon be our new Administration branch.

As always, we thank you for your continued membership and support. We are stronger together! On behalf of the Board of Directors, Staff, and Management, we would like to wish everyone a peaceful, joyful, holiday season and prosperous 2024.

"WE ARE UNITED!"

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

We can help you save money on your taxes! Save \$15 on TurboTax® or \$25 on H&R Block® with our member discounts! To sign up, go to www.unitedcu.org/member-discounts!

Are you traveling during the holiday season? Don't forget 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). It is also important that we have an updated phone number and email address on file. Together, these things will cut down on the chances of your cards being mistakenly 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 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.



Continued

- 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

Take advantage of our VISA® Balance Transfer this winter. Start the new year off with a fresh start on your finances! Transfer your balance from another credit card starting January 1st through March 29th at 3.9% 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. Apply online or at one of our six locations to start saving today!

**APR = Annual Percentage Rate. 1% cash back is only available on limits of \$5,000 or over. 1% cash back is applicable on purchases only. Balance transfers and cash advances do not qualify.*

Rate stated as of 1/1/2024 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 for Terms and Conditions.

UPGRADED SERVICES

It's a new year for new Digital Banking! Coming 2024, United Credit Union will be upgrading your banking experience with an ALL-NEW digital banking platform. This includes a new mobile app and a new online banking website! The new platform will be simpler than ever. You can expect to see all of your accounts at once, easier account transfers, in-app card controls, added customizability and so much more! Stay tuned for the launch of our ALL-NEW digital banking platform!

United Credit Union still offers Video Banking and now Digit, our automated chat bot! Video Banking gives you the ability to get approved for that new loan from the comfort of your very own home! Simply pull up our web address (www.unitedcu.org), click the pulsating Video Banking icon at the top and follow the on-screen prompts. Digit can quickly help you 24/7 with simple account questions. Digit can be found on our homepage website as well. It's that easy!

UCU OFFERS HELOCs

UCU offers Home Equity Line of Credits! HELOCs can be used for just about anything, including that much needed vacation or those expensive home renovations! Starting March 1st through March 29th, we're offering a special rate of 3.9% APR* for six months! Stop by at one of our six locations or give us a call for more information!

**APR = Annual Percentage Rate. Rate stated as of 3/1/2024 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 more details.

