

## **Need Extra Cash for Christmas?**

### **Check out our Skip-A-Pay Promotion!**

**Believe it or not, Christmas is right around the corner! For many of us, that means that taxes are due, utility bills are up and we just received an insurance renewal notice. That doesn't even include what we need to purchase gifts for family and friends. That is where our Skip-A-Pay promotion comes in! For just \$20, UCU will let you skip your December auto loan payment! Here are the details:**

- Vehicle loans (auto, RV, ATV, etc.) opened prior to June 30, 2015, that made a full payment within 45 days or with no more than two 30-day delinquencies may be eligible.
- Members who took advantage of our extended first payment offer and did not make a full payment within 45 days must have no more than two 30-day delinquencies and have opened the loan prior to March 30, 2015.
- Member must have the \$20 Skip-A-Pay fee available in their account when they turn in the form. If funds are not available, skip-a-pay may not be honored.
- Any loan that has been refinanced is considered a new loan and is subject to the same dates and guidelines as a newly acquired loan.
- To take advantage of Skip-A-Pay, please fill out all information on the form (included in with your statement, available on our website and in our lobbies) and mail it or drop it off at the nearest UCU location. The fee will be deducted from the account indicated.
- Note: If your loan payment is made automatically, the form must be received no later than seven days prior to the first installment of your December payment.

**Fill out your Skip-A-Pay form today and be on your way to having some extra cash for the holidays!**

### **MoneyDesktop - A Budget Customized for YOU!**

Take advantage of UCU's Award Winning Personal Finance Management Tool! MoneyDesktop is an online money management tool, integrated into online banking, that empowers you to take control of your finances and simplify your life.

#### **Tell your money to get it together.**

Combine your various financial account balances and transactions into one place and get a complete financial picture.

#### **Expense Tracking**

Don't just track your spending, know your spending! Get powerful insight on where, when and how you spend. MoneyDesktop automatically categorizes and tracks spending from all of your accounts, so you can see where your money is really going. Then create budgets based off your actual spending, income, debts, and expenses.

#### **Privacy & Trust**

We are committed to confidentiality, integrity, and security. Money Desktop has been integrated into online banking to insure the highest level of security.

### **Debit/Credit/ATM**

#### **Card Update**

Moving forward, when UCU issues a debit, credit or ATM card to joint owners on an account, each card will have a unique number. We are doing this in an effort to cut down on inconvenience during a card compromise or card loss. This will not affect anyone who currently holds a card on a joint account.

#### **Credit Union vs. Banks**

##### **Do you know the difference?**

- A credit union is owned, run and governed by its members.
- The profit that the credit union makes is given back to the members in the form of dividends, lower loan interest rates, and fewer fees.
- Personal service. When it comes to making a loan, our credit union not only looks at the credit score but takes the member's story into consideration.
- Unlike other financial institutions, we will work with members on their vehicle loan. While others will not lend money to purchase a vehicle that is older than 6 years old, the credit union will lend on a vehicle as old as 20 years old.



# UCU Chronicles

Quarterly Newsletter from  
United Credit Union

Fall 2015

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## Calendar Items

- **October 13<sup>th</sup>- Columbus Day-** All of our locations will be closed and will be back to normal business hours on Tuesday the 14<sup>th</sup>.
- **October 15<sup>th</sup>- International Credit Union Day -** Each of our locations will be celebrating in various ways. Be sure to stop in to join in on the fun!
- **November 11<sup>th</sup>- Veterans Day -** All of our locations will be closed and will be back to normal business hours on Thursday the 12<sup>th</sup>.
- **November 26<sup>th</sup>- Thanksgiving Day-** All of our locations will be closed and will be back to normal business hours on Friday the 27<sup>th</sup>.
- **December 24<sup>th</sup> & 25<sup>th</sup>- Christmas Eve/Day-** All of our locations will be closing at noon on Christmas Eve and will be closed all day on Christmas.

## Quote

A budget is telling your money where to go instead of wondering where it went.

- Dave Ramsey

## A Word From the President

Another busy summer is coming to an end. Here at United Credit Union we have been active in our communities attending/hosting local events and getting the word out about the benefits of being a UCU member. We have more and more members volunteering to help which means so much to us. This initiative started with our Fulton branch and we hope that it continues to grow in all of our branch areas.

We have undergone a small makeover in the lobby of our Mexico branch and our new administrative office will be finished soon. In case you did not know, we are in desperate need of office space and parking for our staff. The new Administrative office will fill both those needs and keep us close to the main office (next door).

These are exciting times for our Credit Union and thanks to you, our member owners, for helping us spread the message that United Credit Union is the place to take care of all your financial needs.

Thank you for your continued membership. It is our honor to serve you.

As always "WE ARE UNITED!"

Respectfully Submitted,

Brent H Sadler

President/CEO

## United Way Season is Here!

United Way Campaigns have officially kicked off at all of our locations. In case you aren't aware, United Way raises funds that go directly back into the community they are raised in. Examples of organizations that they support are: YMCA, American Red Cross, Boy Scouts, Big Brother Big Sister, 4-H, Rainbow House, The Salvation Army and The Food Bank.

Each year, UCU raises funds through employee payroll deductions and various fundraisers that each location puts on. If you have any questions about supporting United Way, please ask! It's another way that United Credit Union is excited to give back to our communities.