



Spring 2017

In This Issue

- **Message from the President**
- **Membership Means Rewards**
- **Annual Meeting Date**
- **Traveling? Don't forget to tell us!**
- **UCU Card Updates**
- **Teaching Savings to Kids**
- **Auto Promo 2017**

Annual Meeting 2017

United Credit Union's Annual Meeting will be held on **Thursday, May 11th at the MMA Gymatorium**. Meeting will begin at **6:00 pm** with a short business meeting. Discussion will include the state of your credit union, accomplishments of 2016 and plans for 2017. All members will receive a gift and will be entered to win prizes to be awarded throughout the evening. A light snack will be provided. We look forward to seeing you!

Traveling?

Don't forget to tell us!

Are you planning a spring break trip or family vacation? Be sure to let UCU know! We take our member's card security very seriously and have measures in place to help prevent fraud. If you let us know when you are planning to travel, we can make sure that your destination has been noted and that your card will not be blocked while you are out having fun. You can call us, stop by or email us at cards@unitedcu.org. Just make sure you include your travel dates and planned destinations. We will take care of the rest!

A Note From Our President

2016 was again another solid year at United Credit Union and we once again paid back to our members over \$260,000 in interest dividends, VISA rewards and loan rebates. We are able to do this because we are a financial cooperative that is owned by you, our members. What bank can boast that they pay their "customers" back? This is just one of the many things that separates UCU from most financial institutions. If you have family, friends, coworkers or neighbors who are not members, please help us by sharing what a great place United Credit Union is to conduct "all" your banking needs.

We are excited to tackle 2017 and dedicated to serving any and all of your financial needs. Event season is quickly approaching so be on the lookout for UCU staff at local events in our communities.

United Credit Union was once again very honored to receive the Dora Maxwell social responsibility award for the second consecutive year. We won First Place at both the State and National levels for Credit Unions in our asset category. Winning this award shows UCU's dedication to our members and to bettering our communities.

In closing, thank you for your membership and loyalty to this member-owned cooperative and know that we are here to serve you. If you are thinking about some upgrades to your home, a new car, motorcycle or any other need you may have, remember UCU is the place for "ALL" types of loans. As always, WE ARE UNITED!

Respectfully submitted,
Brent H Sadler
President/CEO

Membership Means Rewards... And Giving to Our Communities!

Part of what makes our credit union great is giving back to YOU - our member-owners. That comes from giving back in the form of dividends, rewards and rebates. As you know, UCU also works hard to partner with organizations in our communities to help raise funds and awareness. Some of these organizations include: The Dream Factory of Audrain Co., Relay for Life, United Way, The Robertson Center, Safe Passage, SERVE, The Food Bank, Bright Futures of Vandalia, BACA, The Help Center and many more. It is our goal to truly benefit the communities that we live and work in. We are united to help our communities thrive! If you'd like to help us work with our local charities, let us know. Stop by any branch to find out what you can do!

How to Talk to Your Kids About Money

The first step to teaching your kids about money is talking about money. "The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.

- Open a youth savings account at United Credit Union. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

Auto Promotion

Bringing You 12 Weeks of Giveaways!

United Credit Union's annual auto promotion will be kicking off on Monday, April 10th. We thought we'd kick off the summer a little early by giving away prizes to help you start your summer adventures in style. Any auto loan that you do with the credit union will automatically enter you to win! If you refinance your auto loan with us from another institution you can also receive 1% cash back, up to \$400 *, on your loan. We are giving away amusement park tickets, fishing poles, luggage sets and more! Stop by today to see what UCU can do for you!

UCU- Getting you where you want to go!

*One percent cash back applies to refinance loans brought to UCU from other financial institutions. Loans has to stay with UCU for 3 months and can be no more than 15 days delinquent at the end of those three months.

UCU Card Updates

UCU now has EMV (smart chip) debit and credit cards! EMV provides an extra layer of security that is not available with traditional mag stripe cards. UCU will not be doing a mass reissue of all of our debit cards. Instead, we will be issuing EMV cards to our cardholders systematically. For the most part, this will be done as cards come up for expiration or if a replacement card is necessary. Because of the EMV technology, there cannot be more than one card issued per card number so for those joint owners that currently have a card with the same number as the primary cardholder, when those cards are replaced, you will receive a new card with a new number and a new PIN.

In addition to EMV cards, we have also introduced Instant Issue cards in our Mexico office and expedited issuing in our branch offices. This allows us to replace your credit or debit cards much more quickly than before! If you misplace your card, stop by one of our offices for a replacement!

UCU Contact Info

Main Office: 573.581.8651

Toll Free: 877.581.8651

E-mail: info@unitedcu.org

Telephone Banking: 573.581.7346

After Hours Credit/Debit Help:

1-888-526-0404

Website: www.unitedcu.org



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency