



Winter 2016

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FRIENDLY REMINDER...

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.

QUOTE

No one's ever achieved financial fitness with a January resolution that's abandoned by February.

-Suze Orman

A Message from our President

It seems like we just brought in 2015 and here we are quickly approaching the finish line already. It has been a busy but very productive year thus far with an event filled summer/fall and the opening of our new administrative office. After several years with staff packed into the main office and absolutely no parking, we have moved some back office operations to our new administrative office which was formerly the “The Help Center”. We found out in September that we had won the Dora Maxwell social responsibility award for our asset size in the state of Missouri. Winning that award put us into the running for the national award and we found out in early November that we had indeed won the award for all Credit Unions in our asset size for the entire nation. This award is truly a team effort with lots of hard work from staff, volunteers and our membership. Together we have and will continue to accomplish great things for United Credit Union. We will continue to strive to provide the best service we can and offer the most relevant products on the market. 2016 will bring some GREAT things. Please stay tuned for some really big announcements coming. We continue to ask for your help in spreading the word to friends, family and co-workers of all the benefits that come with being a member-owner of UCU.

During this time of year there is so much to be thankful for and we here at United Credit Union wish you and your loved ones a very Merry Christmas, a Happy New Year and prosperity for the upcoming year. We thank you for your membership and look forward to serving you for a very long time and, as always, “WE ARE UNITED!”

Respectfully Submitted,
Brent H Sadler, President/CEO
United Credit Union

Happy New Year from UCU!

SPEND TOO MUCH ON CHRISTMAS? TRANSFER YOUR BALANCE TO UCU'S VISA® AND SAVE!

We are once again offering a VISA® Balance Transfer opportunity this winter. Transfer your balance from another credit card and you will only pay **2.90% 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. Once your six months are up, your rate will go to the rate you qualified for upon application. UCU's VISA has a fixed rate so you don't have to worry about any surprises! Apply online or at one of our six locations to start saving today!

UNITED CREDIT UNION MEMBERS SAVE BIG WITH THE SPRINT CREDIT UNION MEMBER DISCOUNT

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a United Credit Union member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

OUR MEMBERS CAN GET:

- 10% discount on select regularly priced Sprint monthly data service
- Activation fee on new lines waived (\$36 savings)
- Upgrade fee waived (\$36 savings)

WAYS TO GET YOUR DISCOUNT:

- Call 877.SAVE.4CU (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention Corporate ID: NACUC_ZZM.

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts.

Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or www.Sprint.com/verify to verify your membership.

Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.

DATES TO REMEMBER

UCU Offices Closed: January 18th - Martin Luther King Jr Day

February 15th - Presidents Day

Other Notables: January 1st - June 30th - VISA® Balance Transfer Opportunity

THINGS TO KNOW...

◇ Want to keep up on what is going on at United Credit Union and in our communities? **“Like” our Facebook page!** It can be found at www.facebook.com/unitedcu.

◇ **We continue to offer 1% cash back on vehicle loan refinances from other lenders.** So, if you have a vehicle loan somewhere else, give us a call and see what we can do for you. We may be able to lower your rate, lower your payment AND pay you cash!

◇ **Remember, you earn award points when you use your debit card.** One point for every \$3 spent on signature (credit-based) transactions. Check out unitedcu.org for more information!

AUDIO RESPONSE PHONE NUMBERS:

581-7346 (in Mexico)

1-800-530-5518

www.unitedcu.org

ATM LOCATIONS:

Mexico Office (Drive-up)

Moberly Office (Drive-up)

Vandalia Office (Drive-up)

Fulton Office (Drive-up)

Columbia Office (Drive-Up)

1025 E Hwy 22, Centralia (Drive-up)

Hwy 47 & Villa Drive, Troy (Drive-up)

1024 N Morley, Moberly (Drive-Up)

Abel's Quick Shop:

503 W. Monroe, Mexico

3066 S. Clark, Mexico

