

Thinking about pre-holiday expenses got you feeling stressed? 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, 2018, 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, 2018.
- 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 as soon as we receive your form.
- 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!

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Follow us on Instagram:



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Add us on Snapchat:



[@UnitedCU](https://www.snapchat.com/add/UnitedCU)

Advantage Club Updates

Effective October 31st, 2018, Advantage Club members will no longer receive free Cashiers Checks, however Money Orders are still free! The original fee for Cashiers Checks is \$2, and Money Orders are typically \$1, however as an Advantage Club member, you will not have to pay that \$1 fee for Money Orders! What's the difference between Cashiers Checks and Money Orders? The main noticeable difference is that Cashiers Checks are pre-filled in on the Payable To section, and Money Orders are left blank for you to fill in. Interested in joining Advantage Club? Call a member service representative today for qualifications!

Update Your Information With Us!

It is extremely important that we have your most current information on file with us. If you have moved recently, or know that you're going to be moving soon, please let us know your new address so we can ensure we are able to mail vital information to you. Updating your address is as simple as logging on to your online banking account, going to the left of the screen, clicking "Member Options," and filling out the new information!

We also need your current, best phone number updated in our systems. We will never solicit you, however if the credit union needs to get in contact with you regarding anything on your account, we need to have a way to call you! This can also be done in online banking, in the exact same location!

We want to correctly identify you while you're doing your transaction, which is why we need an updated photo ID in our system. If you think your photo ID we have may be expired, bring an updated one in the next time you're at UCU!

So, help us help you by updating your information!

UCU Chronicles

Quarterly Newsletter from
United Credit Union

Fall 2018

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Calendar Items

- **October 8th - Columbus Day**- All of our locations will be closed and will be back to normal business hours on Tuesday the 9th.
- **October 18th - 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 11th - Veterans Day**- All of our locations will be open for normal Saturday drive-up hours and normal Monday hours.
- **November 22nd - Thanksgiving Day**- All of our locations will be closed and will be back to normal business hours on Friday the 23rd.
- **December 25th - Christmas Observance** - All of our locations will be closed at noon on Monday and all day Tuesday. We will reopen for normal business hours on Wednesday, December 26th.

United
Credit Union

A Word From the President

Well, summer has flown by and things are busy and going very well at United Credit Union. We continue to look for opportunities to serve you, whether through a loan, needing a checking account or whatever it is that you may need. Stop in and let us see if we can help. We understand that because of your commitment and dedication to our co-operative, we are, and will continue to be successful. We sincerely thank you and are honored to be able to serve you. Thank you for being a member!

The last part of 2018 will be full of exciting things going on at UCU. A few of those things are: our second annual “Black Friday” loan special, the December 1st Christmas tree lighting ceremony, and our annual loan “Skip a Pay” for the holidays. Join us and take advantage of one or all of the promotions/events coming up. Check with your local branch for more details that will follow.

As always “WE ARE UNITED!”

Respectfully submitted,

Brent H. Sadler
President/CEO

ICU Day is Here!

International Credit Union Day is Thursday, October 18th. Starting in 1948, credit unions in America began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for ICU Day 2018 is “Find Your Platinum Lining,” it is meant to celebrate International Credit Union Days’s platinum anniversary, a chance to look back after 70 years of celebration. Join us at any of our branches on October 18th to celebrate ICU day. We will be giving away 2018 calendars, as well as having snacks in our lobby!

