

The Science of Kids Saving

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings. Why do we do that? Why do we spend the money we planned on using for our future?

We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe travelling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to the other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

April is youth savings month, so encourage your youth to start saving and open a youth savings account at United Credit Union. This is the best way to help youth learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

HELOC Promo

Helping your dreams take off!

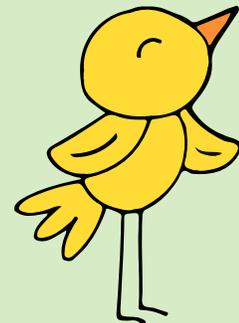
United Credit Union's Home Equity Line of Credit promotion is kicking off April 2nd, 2018 and ends May 11th, 2018. During this time period, we're offering a low 2.9% annual percentage rate*, and we're giving every person who's approved a tool kit! Also, with our HELOC, you can use the money for anything you want! Paying off credit card debt, going on a vacation - anything you can dream of, our HELOC covers it! Talk to a UCU real estate agent to learn more!

*Rate stated as of 4/2/18 and subject to change. Rate effective six months from open date and will then revert to rate based on credit worthiness. See Real Estate for details.

Spring Wordsearch

B	O	H	J	M	S	G
U	B	S	O	S	C	T
G	F	O	T	S	U	B
S	L	O	D	L	U	I
B	R	U	I	T	L	C
M	B	P	O	G	C	Y
U	K	O	J	M	S	P

BLOOM BUDS
BUGS
STORM TULIP



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

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Annual Meeting 2018

United Credit Union's Annual Meeting will be held on **Thursday, May 10th at the MMA Gymatorium in Mexico.** Meeting will begin at **6:00 pm** with a short business meeting. Discussion will include the state of your credit union, accomplishments of 2017 and plans for 2018. 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

2017 was another solid year for United Credit Union and our member-owners. We once again paid back to our members over \$274,000 in share interest dividends, VISA rewards, and loan interest rebates. If you have family, friends, or co-workers who are not members and doing business with someone other than United Credit Union, I would ask what do they get from that? We are proud of the fact that we "pay back to members" and have for over twenty years. This is possible because of our membership and their loyalty to UCU.

I am truly excited for what 2018 has in store for our great credit union. We are taking the necessary steps to enhance our membership's experience with some great enhancements to make UCU an even better place to transact all of your financial needs.

Thank you for your continued loyal membership. Together, we are building a great member owned co-operative.

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., 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!