

80 Years and Going Strong!

In 2015, United Credit Union will be celebrating its 80th Anniversary. We have come a long way from our first office in A.P. Green Fire Brick Co (then Greenco Credit Union). I am sure that the original members of this credit had no idea that they were the beginning of what would someday grow to be over 21,000 credit union members. From its founding days until now, United Credit Union has focused on keeping members the priority. Since each member is also an owner, we always keep in mind that we are accountable directly to YOU. Each decision that is made is carefully weighed in that light. Throughout 2015, it is our hope that we can find many ways to say "Thank You" to each of our members. We hope that you will join us in celebrating our longstanding history in the community and share our excitement as we look to the future. We Are United!

Say Hello to the Sprint Credit Union Member Discount

If you're looking to save on your wireless bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of United Credit Union, you can save up to hundreds on your wireless bill each year.

Ways you can save:

Individuals

- Get a 10% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZZM to claim your discount

Business

- Get a 15% discount on select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to \$36 in savings)
- Have your upgrade fee waived (up to \$36 in savings)
- Use Corporate ID: NACUC_ZDS_ZZM to claim your discount

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member and use one of the Corporate ID numbers above.
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Start saving today with the Sprint Credit Union Member Discount.

Dates to Remember

UCU Offices Closed: January 19th - Martin Luther King Jr Day
February 16th - Presidents Day

Other Notables: January 1st - June 30th - VISA® Balance Transfer Opportunity
May 30th - Relay for Life Pullin' For a Cure Tractor Pull

Happy New Year from UCU!

Things to Know...

- ◇ We are once again offering a VISA® Balance Transfer opportunity this winter. **Transfer a balance from another credit card and you will only pay 2.90% APR* until June 30, 2015!** No catch, no transfer fees. Just a great rate and great service!
- ◇ 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)

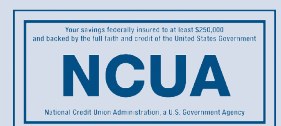
Hwy 47 & Villa Drive, Troy (Drive-up)

1024 N Morley, Moberly (Drive-Up)

Abel's Quick Shop:

503 W. Monroe, Mexico

3066 S. Clark, Mexico





Chronicles

Winter 2015

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Friendly Reminders...

- Many of you have been using our new Remote Deposit Capture to deposit your checks. At this time, this is a free service. As of February 1, 2015, there will be a fee of \$2 per transaction to cover the cost. If you have any questions, please feel free to contact us!
- 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, insuring 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

An investment in knowledge pays the best interest.

-Benjamin Franklin

A Message from our President

I want to start my message by saying I am very sorry and thank you.

I am sorry for the fact that we recently underwent a huge data processing conversion which affected everything we do for you, our member owners. We experienced some conversion problems which compounded with the phone system not working properly. What I can assure you is that I understand that we did not meet the level of service that you have come to expect. I also know that many of you had problems signing into online banking and experienced long waits on hold because of the phones and call volume. I want to let you know that every single staff member at UCU felt this pain and worked extremely hard to overcome the issues at hand. Even with careful planning, over staffing and all the testing we still could not foresee what would happen. What happened was certainly not by plan or design and is contradictory to everything we stand for at United Credit Union. I am so very sorry for any and all inconvenience that the past several weeks have caused you. Believe that we are taking the necessary steps to correct the issues at hand and we will continue to provide the awesome member service you have become accustomed to receiving.

Thank you for your patience and to those of you who have taken time to reassure staff during this conversion, your kind words meant more than you can imagine and helped everyone here!

I have said many times that I am blessed to be part of such a great organization made up of you our members, the staff, management and board of directors. The future is very bright and I am excited at what we will accomplish together in the years to come!

I wish you only the best this holiday season and a prosperous New Year!

Respectfully submitted,

Brent H Sadler

President/CEO

United Credit Union

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