



Chronicles

Winter 2017

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WHAT IS ODP? HOW DOES IT WORK? HOW IS IT DIFFERENT THAN OVERDRAFT PROTECTION? WILL MY CARD WORK WHEN I DON'T HAVE THE FUNDS?

All great questions! I hope the following few sentences can help answer some of those. ODP stands for overdraft privilege. This is a product that is automatically added to qualified accounts to help add peace of mind to you, our member. Sometimes called "courtesy pay", this program allows an account to go up to \$800 negative in a checking account without fear of items not being paid. This does have a fee of \$25 per item paid. This comes in handy if you're running short on cash and need something paid. No more worries about whether your house payment will get paid or your card will be declined with a grocery cart full! Overdraft Protection is a little different. It's a service that allows available funds to be transferred from other accounts to cover such payments. The funds must be available and this service must be signed up for before. There is no fee for this type of protection, but the funds must be available. Your debit cards will work with ODP as long as you have the ODP limit available and you have Opted-In to Regulation E overdraft privilege services. Feel free to call UCU to find out if you are opted-in to that service. You must be Opted-In to "Reg E" AND be qualified for ODP or your debit card will most likely be declined (sometimes merchants force transactions), if funds are not available. These products can easily be confused with each other, so please feel free to call UCU with any questions you may have!

A Message from our President

2017 has come and gone and United Credit Union again experienced another solid year. At UCU, we are dedicated to providing our member-owners the best service possible, along with value-added products and services. We will continue to improve processes throughout 2018, always striving to become better.

One of those changes to improve processes will occur in February of 2018. **Please mark your calendars for 2/16/2017-2/18/2017.** After close of business on Friday, February 16th there will be work performed on our system that will affect the availability services during that time. We want to make sure to get the word out so that our membership is aware of these dates so please help us spread the word.

There will be more to come on this project in the near future.

As we begin to tackle 2018, we are so humbled to have such caring and supportive members who truly believe in the "People Helping People" philosophy and that help to build a bigger, stronger cooperative. On behalf of myself, your Board of Directors, staff and management, THANK YOU for all that you do for United Credit Union. As always... **"WE ARE UNITED!"**

Respectfully Submitted,

Brent H Sadler, President/CEO

United Credit Union

Happy New Year from UCU!



QUOTE

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

-Suze Orman

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 1st - New Years Day
January 15th - Martin Luther King Day
February 16th - 18th - System Updates
February 19th - Presidents Day

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

THINGS TO KNOW...

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

Snapchat: @UnitedCU

◇ 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.

◇ **UCU offers business loans!** That's right, if your business has been in existence for at least two years, come see us for all your business loan needs. Stop by any branch, or call us for more information!

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

