

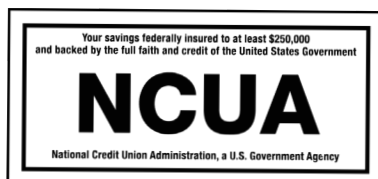


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Calendar Items

- **October 14th- Columbus Day-** All UCU locations will be closed and will be back to normal business hours on Tuesday the 15th.
- **October 17th- International Credit Union Day -** All UCU locations will be celebrating in various ways. Be sure to stop in to join in on the fun!
- **November 11th- Veterans Day -** All UCU locations will be closed and will be back to normal business hours on Thursday the 12th.
- **November 28th- Thanksgiving Day-** All UCU locations will be closed and will be back to normal business hours on Friday the 29th.
- **December 25th- Christmas Day-** All UCU locations will be closed Wednesday December 25th. We will be back to normal business hours on Tuesday, December 26th.



A Word From the President

Where has the year gone? Time seems to be on fast forward and forward is definitely where United Credit Union is heading! I mentioned at the Annual Meeting that there are some exciting things coming in our near future. As fall and the holidays approach, that also brings us closer to those exciting things that I referenced. If you don't follow us on Facebook, please do so. For those that do, stay tuned.

We had a very successful automobile loan promotion this year. Thank you to all that we had the opportunity to serve! Loaning money to our members is what we were created to do. The loan promotion may have ended, but the great rates we can offer have not. If you or anyone you know needs any type of loan, we are the first place you should think of. Please come and see us!

When we have a great loan promotion, that equates to my team being extremely busy and having lots more responsibility. As they have always done, and continue to do, they once again rose to the occasion. Thank you so much, you guys ROCK! I am very proud to be a part of this team and accomplish the things we have, and the great things yet to come!

As always "WE ARE UNITED!"

Respectfully Submitted,

Brent H Sadler

President/CEO

ICU DAY IS HERE!

International Credit Union Day is Thursday, October 17th. Beginning in 1984, 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 2019 is "Local Service. Global Reach." Join us at any of our branches on October 17th to celebrate ICU Day. We will be giving away 2020 calendars, as well as having snacks in our lobby!

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 some just received an insurance renewal notices too. That doesn't even include the money we need to purchase gifts for family and friends. That is where our Skip-A-Pay promotion comes in! For just \$20, per qualified loan, UCU will let you skip your December vehicle/personal loan payment(s)! Here are the details:

- Vehicle loans (auto, RV, ATV, etc.) opened prior to June 30, 2019, that made a full payment within 45 days or with no more than two 30-day delinquencies may be eligible to skip December payments.
- 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, 2019.
- 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.
- 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!

Upcoming Loan Promotions

Black Friday Promotion Dates!

Fulton: Friday- 11/08/2019

Troy: Thursday- 11/14/2019

Columbia: Friday- 11/15/2019

Moberly: Wednesday- 11/20/2019

Vandalia: Thursday- 11/21/2019

Mexico: Friday- 11/22/2019

Holiday Loan Specials!

- 10% APR* up to \$1,000 (October 1st - 31st)
- 11% APR* up to \$1,100 (November 1st - 30th)
- 12% APR* up to \$1,200 (December 1st - 31st)

*APR = Annual Percentage Rate

Keep Up to Date



<https://www.facebook.com/unitedcu/>

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Update Your Information With Us!

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

From time to time we may need to call you regarding your account, therefore we need the best phone number to reach you. You can update you phone number online or at your local branch.

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 the photo ID we have may be expired, bring an updated photo ID in the next time you're at UCU!

Halloween Fun

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

Word Search Word List!

Boo

Costumes

Ghost

Pumpkins

Candy

Fall

Ghouls

Trick