

## Your Billing Rights (continued)

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report you to that you have a question about your statement. And we must tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement is correct.

## ***SPECIAL RULE FOR CREDIT CARDS —***

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right (a) You must have made the purchase in your home state, or, if not within your home state within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## ***IN CASE OF ERRORS/QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS —***

Write us at the aforementioned address as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Tell us your name and account number

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

## Non-VISA® Debit Transactions Processing Rules

United Credit Union enables non-VISA® debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-VISA® debit transaction may occur on your United Credit Union debit card through the following networks: STAR, PULSE, Alaska Option (A/O) or CO-OP. Below are examples to distinguish between a VISA® debit and non-VISA® debit transaction:

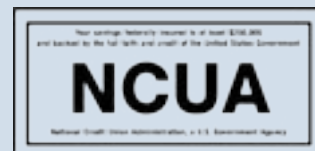
- To initiate a VISA® debit transaction at the point-of-sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environment) or swipes the card through a point-of-sale terminal.
- To initiate a non-VISA® debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA® transaction.

A non-VISA® debit transaction will not provide the zero liability protection benefit and, if a Rewards program is present, a non-VISA® debit transaction may not be an eligible Rewards transaction.

Provisions of the cardholder agreement relating only to VISA® transactions are inapplicable to non-VISA® transactions.

## Scholarships Awarded

UCU was proud, once again, to award 8-\$1,000 scholarships to area high school seniors. The following winners were Riley Culwell, Jayle Jennings, Lori Leathers, MacKenzie Lynn, Gracelyn Penn, Aaryn Sampo, and Elisa Swaim!



# UWUchronicles

Quarterly Newsletter from  
United Credit Union

Summer 2019

## In This Issue

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## Calendar Items

July 4th- UCU Offices Closed

Aug, 23rd - Mexico Member BBQ

Aug. 30th - Moberly Member BBQ

Sept. 2nd - UCU Offices Closed

Sept. 6th - Troy Member BBQ

Sept. 13th - Columbia Member Appreciation BBQ

Sept. 20th - Fulton Member BBQ

Sept. 27th - Vandalia Member BBQ

Oct. 14th - UCU Offices Closed

## Staff Promotions/Changes!

**Vandalia:** Charla Smith was promoted to Branch Manager of the Vandalia Branch effective May 1st, 2019. Charla replaced Jean Trower who retired after 43 years of service with United Credit Union.

**Troy:** Kim Donnelly replaces Jill Kiel as Branch manager in Troy effective June 1st, 2019. Kim brings United Credit Union 13 years previous Credit Union experience.

## As Us about Our Auto Promotion!

Our 2019 Auto Promotion is underway! Do you need a car, a boat, an RV, or something else? Come see us! We are offering discounts on our loan, all you need to do is come to a branch and scratch a ticket! Offer ends July 19th, so hurry in!

**Like us on Facebook to stay up-to-date!**

## A Word From the President

Thank you to those that were able to attend our annual meeting this year. The evening was full of fun, information, prizes and food. If you are able to join us next year, we would enjoy seeing you there.

Change, this is something I spoke about at our Annual meeting. There are lots of great new changes in store for UCU and our cooperative in the very near future. One of those being a new branch in the Fulton area with expected occupancy date in the last quarter of this year.

We are in the middle of our big summer loan promotion so if you are in need of a car, truck, or lawnmower, or just want a new toy, such as a motorcycle or boat give us a call or visit one of our six locations. Our already low loan rates are even lower during this time with a scratcher ticket for every new auto loan opened. Every ticket is a winner!

I'd like to personally thank you for your membership and loyalty to United Credit Union. The Board, Management and staff are dedicated to serving you and making this a place that people enjoy visiting. Come by and see us for any of your financial needs.

As always "WE ARE UNITED!"

Respectfully submitted,  
Brent H Sadler, President/CEO

## Your Billing Rights - Keep For Future Reference

(This notice contains important information about our responsibilities under the Fair Credit Billing Act.)

## NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT —

If you think your statement is wrong or if you need more information about a transaction on your statement, write to us on a separate sheet at:

United Credit Union, PO Box 858, Mexico, MO 65265

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

(1) Your Name and Account Number; (2) The dollar amount of the suspected error; (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

**YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE —**