



Chronicles

Winter 2020

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Calendar Items

January 1- UCU Offices Closed in Observance of New Year's Day
January 20- UCU Offices Closed in Observance of Martin Luther King Jr. Day
February 17- UCU Offices Closed in Observance of Presidents' Day

Personal Loans

With the winter weather upon us, unexpected expenses can arise. Our heating bills rise, our furnace goes out, our car is making a weird noise. Whatever problem winter weather may be causing you, United Credit Union's personal loans can help cover those costs. We offer personal loans up to \$25,000 with APR starting as low as 7.5%. Don't stress about the winter expenses, come see a member service representative at any UCU branch for more details on our personal loans.

A Word From the President

Here we are again, looking back on another successful and productive year, as 2019 starts to wind down. We have experienced many accomplishments over the past year, and one of the most exciting is the completion of our brand-new Fulton Branch. Please stop by and check out our new building located just north of the old location.

As we reflect on the outstanding past year we have had, I must take this opportunity to thank you, our member owners, for your loyalty and patronage. United Credit Union is a member-owned cooperative and that "member owned" part is something we take to heart.

As 2020 rolls in, we will remain focused on our members, the communities we serve and providing the great service we are committed to bring. There is more to come in 2020 as UCU continues to blaze new trails and expand our message to those that have not heard of us...YET! On behalf of the Board of Directors, Management and staff, we want to wish you the happiest of holidays and many blessings in the new year.

As always "WE ARE UNITED!"
Respectfully submitted,
Brent H Sadler, President/CEO

Protect Your Personal Information

Over the Past few years many tax payers have become victims of identity theft, when someone obtains their personal information and files a fraudulent tax return in their name. You may not know this has happened until you've been unable to e-file your tax return because of a duplicate SSN.

REDUCE YOUR RISK OF BEING A VICTIM

- *Use security software and select strong passwords.*
- *Avoid phishing emails, texts and threatening phone calls. The IRS does not initiate contact with tax payers by email or text message to request information.*
- *Do not click on links or download attachments from unknown or suspicious emails.*
- *Protect your personal information. Don't carry your social security card around with you and protect your tax documents (W2's, 1099's, etc.).*

Protect Your Personal Information (continued)

WHAT TO DO IF YOU BECOME A VICTIM

If you become a victim of tax-related identity theft the IRS recommends that you:

- Respond immediately to the IRS, if they contact you by mail.
- Complete IRS form 14039 (Identity Theft Affidavit) if your e-filed tax return is rejected, because of duplicate SSN filing.
- Call 1-800-908-4490 if you struggle to get the issue resolved

VISA Balance Transfer

We are once again offering a VISA® Balance Transfer opportunity this winter. Transfer your balance from another credit card starting January 1nd through March 31st and 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. After six months, APR will revert to the original qualified rate on your application. UCU's VISA® is proud to offer a fixed rate to our member- we will never surprise you with extra fees. Apply online or at one of our six locations to start saving today!

*1% cash back in only available on limits over \$5,000. 1% cash back is applicable on purchases only. Balance transfers and cash advances do not qualify.

Rate stated as of 1/1/2020 and subject to change. Introductory rate effective 6months from balance transfer, and based on qualified credit. After 6 months, rate will revert back to rate based on creditworthiness (see a member service representative for terms and conditions).

Improving Our Service to You

On Martin Luther King Day, all United Credit Union offices will be closed, but our employee's will still be working! All management and staff will be participating in an all staff training to help us continue improving our member service. Our staff will participate in team building activities, compliance training, member service training, and more. We are looking forward to this training day!

UCU Offers HELOC's

UCU offers HELOC's! That's right, UCU has Home Equity Line of Credits, and starting April 1st through May 10th, we're offering a special rate of 2.9% APR* for six months! Stop by any branch, or call us for more information!

*Rate stated as of 4/1/20 and subject to change. Rate effective six months from open date and will then revert to rate based on creditworthiness.

See Real Estate for details.

Things to Know

- Want to keep up on what is going on at United Credit Union and in our communities? "Like" our Facebook page, follow us on Instagram and Twitter, and add us on Snapchat!

www.facebook.com/unitedcu

Instagram: @UnitedCU35

Twitter: @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.

- Help us limit the amount of paper we distribute by signing up for e-statements. Not only are you protecting the environment by decreasing your carbon footprint, you are also making statements more easily accessible for yourself! See a teller or member service representative to sign-up!

