



Chronicles

Spring 2020

In This Issue

- A Word From Our President
- HELOC Promotion
- Annual Meeting 2020
- Calendar Items
- ATM Locations
- Membership Means Rewards...
- Communication is Key
- Regulation CC Changes
- Traveling?
- It's Back

Calendar Items

April 1- May 15: HELOC Promotion
May 4- Limited Time: Auto Promotion
Monday, May 25: Offices Closed in observance of Memorial Day
June: Summer Skip-a-Pay
June 11: American Red Cross Blood Mobile at Mexico Branch

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

A Word From the President

Spring is in the air and lots of exciting things are happening at UCU. Our new mobile branch is being rolled out so we may help serve you in more convenient locations. Our Fulton branch just opened the new facility and Mexico is planning on a new location in the near future. All of these things are done to make your experience and service the very best possible.

I would like to thank you for making 2019 such a banner year. We were able to pay back our members over \$300,000 in 2019, with VISA® rewards, loan rebates and bonus dividends. It is your loyalty to our member-owned cooperative that allows us to pay back that money, and we appreciate each of you and realize we would not exist without our members.

We look forward to serving you in 2020 and hope you come and see us for all of your lending needs, whether it's purchasing your first home, upgrading to a newer car, or purchasing that camper or boat for some relaxing times. We have a full selection of loans for you. Come in or call today!

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

HELOC Promotion

UCU offers HELOCs! That's right, UCU has Home Equity Line of Credits, and starting April 1st through May 10th, 2020 we're offering a special rate of 2.9% APR* for six months! Stop by any branch, or call us at 877.581.8651 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.

Annual Meeting 2020

United Credit Union's Annual Meeting will be held on Thursday, April 23rd at the Missouri Military Academy Gymnasium in Mexico. Meeting will begin at 6:00 pm with a short business meeting. Discussion will include the state of your credit union, accomplishments of 2019 and plans for 2020. All members will receive a gift and will be entered to win prizes to be awarded throughout the evening. A light snack will be provided. We look forward to seeing you!

Membership Means Rewards... We Love Giving Back to YOU!

United Credit Union is excited to announce that in 2019, we were able to give back just over \$311,000 to our members in the form of bonus dividends, interest rate rebates, and cash-back awards. This was possible because you continue to believe in us for your financial needs. We would like to thank our members for trusting us and for choosing to be United! UCU staff is already working hard to ensure that 2020 is even more successful than 2019. Our much anticipated vehicle loan promotion will begin May 4. We continue to offer 1% cash back up to \$400* for any type of vehicle loan refinanced from another lender. Rates available as low as 2.9%** for 60 months. This offer may be utilized for ANY vehicle: truck, boat, motorcycle, RV and more. Also, members can choose to defer the first payment for 90 days, giving you a little extra time to get other things taken care of!

*Cash incentive is based on 1% of loan amount up to \$400 and paid on vehicle loans refinanced from other lenders. Loan must be open for three months and have 3 months paid to receive a cash bonus.

**Rates based on creditworthiness. Other rates and terms available.

Communication is Key

Did you know that when you call United Credit Union, your call goes directly to our Call Center in Mexico? This assures that you speak with a UCU specialist who can help meet your needs or connect you to the appropriate person or office. Call us toll free at **877-581-8651** or visit **www.unitedcu.org** to learn more.

Regulation CC Changes

Effective July 1, 2020, the “Your Ability to Withdraw Funds” policy will have the following two beneficial changes for check holds placed in a transaction account.

- First business day availability will increase from \$200 to \$225
- Single day check deposits totaling \$5,525 may be subject to delayed availability (Previous limit was \$5,000)

UCU Contact Info

Main Office: 573.581.8651

Toll Free: 877.581.8651

Telephone Banking: 573.581.7346

Email: info@unitedcu.org

Website: www.unitedcu.org

Traveling?

Don't Forget to Tell Us!

Are you planning a spring break trip or family vacation? Be sure to let UCU know! We take our member's card security very seriously and have measures in place to help prevent fraud. If you let us know when you are planning to travel, we can make sure that your destination has been noted and that your card will not be blocked while you are out having fun. You can call us, stop by or email us at cards@unitedcu.org. Just make sure you include your travel dates and planned destinations. We will take care of the rest!

It's Back!



Vehicle loans (auto, RV, ATV, etc.) and/or Personal Loans opened prior to December 31, 2019, with a full payment made within 45 days of loan closing and with no more than two 30-day delinquencies may be eligible to skip June payment(s). 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 September 30, 2019. Any loan that has been refinanced is considered a new loan and is subject to the same guidelines and dates as a newly acquired loan.