

# UWU Chronicles

QUARTERLY NEWSLETTER FROM  
UNITED CREDIT UNION

Summer 2020 Member Newsletter



## WHAT'S INSIDE THIS ISSUE

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## CALENDAR ITEMS

July 4th- UCU Offices Closed  
Aug. 21st- Vandalia Member BBQ  
Aug. 28th Mexico Member BBQ  
Sept. 4th- Moberly Member BBQ  
Sept. 7th- UCU Offices Closed  
Sept. 11th- Troy Member BBQ  
Sept. 18th- Columbia Member BBQ  
Sept. 25th- Fulton Member BBQ  
Oct. 8th- Annual Meeting- MMA Gym  
Oct. 12th- UCU Offices Closed

## ASK ABOUT OUR AUTO PROMO

Our 2020 Auto Promotion is underway!  
Do you need a car, boat, RV, or some  
thing else? Come see us! We are offering  
discounts on our loans, all you need to do  
is come to a branch and scratch a ticket!  
Offer ends July 31st, so hurry in!

**LIKE US ON FACEBOOK TO STAY UP TO DATE!**

## OPPORTUNITY FOR SAVINGS

*Brent H. Sadler President/CEO*

Like everywhere else in the world, things have been quite unique this year at UCU. But what hasn't changed is the focus we put on taking care of our members. While we had to close our lobbies for a short time, we reopened them as quickly as possible and made every effort to be accommodating during these tough times. Thank you for your understanding and patience!

Our annual auto promotion is in full swing now. If you are thinking about purchasing a vehicle, boat, motorcycle, UTV or any other big purchase, please give us a call so we can get you pre-approved before you shop. It makes shopping so much easier when you are already approved for the loan!

We are also paying you to bring your auto loan to us from another financial institution. In most situations, we can lower your interest rate, which will also lower your monthly payment. PLUS, we will pay you 1% of the loan amount after 3 monthly payments have been made, up to \$400. This is on top of the scratcher ticket everyone will receive during the auto promotion, which can give you up to 1% off our already low interest rates!

We appreciate your loyalty and membership and look forward to another great year at UCU. As always, WE ARE UNITED!

## 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 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:

## NON-VISA DEBIT TRANSACTION 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 an e-commerce or mail/telephone order), 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 benefits 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 to award 11 scholarships worth \$1,000 each to area high school seniors. The following winners were Sadie Hoyt, Haley Rodgers, Sidney Kennemore, Makayla McAfee, Zachary Mueller, Maverick Sadler, Landon Dzurick, Madalyn Cole, Lysie Curtis, Ethan Carnahan, and Maci Hardwick!

### Continued

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.

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 to that you have a question about your statement. We must also 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, account number, and the dollar amount of the suspected error.

Describe the error or 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.

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 provisional 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. Upon completion of research, a provisional credit may be removed or made permanent, depending on the outcome of the investigation.

