

# UUCU Chronicles

SEMI-ANNUAL NEWSLETTER FROM  
UNITED CREDIT UNION

Winter 2022 Member Newsletter



## WHAT'S INSIDE THIS ISSUE

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## CALENDAR ITEMS

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Jan. 1st - UCU Offices Closed  
Jan 17th - UCU Offices Closed  
Feb. 21th - UCU Offices Closed  
May 30th - UCU Offices Closed

## PERSONAL LOANS

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With winter weather upon us, unexpected expenses can arise. Your heating bills rise, your furnace goes out, your car is making a weird noise, etc. Whatever problems winter weather may be causing you, United Credit Union's personal loans can help cover those costs. We offer personal loans up to \$50,000 with APR\* starting as low as 7.5%. Don't stress about winter expenses, come see a Member Service Representative at any UCU branch for more details.

\*APR= Annual Percentage Rate

**FOLLOW US ON FACEBOOK!**

## OPPORTUNITY FOR SAVINGS

*Brent H. Sadler President/CEO*

2021 brought us new challenges and obstacles, but I am proud to say that our team at United Credit Union rose up and met those challenges while continuing our focus on serving you, our member-owners. The team remains focused, driven, and committed on what has led to our success - serving you! Many cool things are going on at United Credit Union. A couple highlights from 2021 include our "NEW" Columbia branch location at 3421 Grindstone Parkway Columbia, MO and our "NEW" Mexico branch at 907 East Liberty Street Mexico, MO. If you have not yet done so, please stop in and check out these new locations. We are very proud of these additions and the ability they give us to serve you better for many years to come.

United Credit Union continues to outperform those in our peer group and this is reflective in the strong financials that UCU continues to post. This financial success is a direct result of, not only our hard-working staff, but a dedicated membership that is loyal to our co-operative.

We are unsure of what 2022 will bring, but I can commit to you that our team will remain focused on our mission of service and making a positive impact on the communities we live in. On behalf of the Board of Directors and our team, we thank you so very much for another successful year and wish you and yours only the best in 2022!

## PROTECT YOUR PERSONAL INFORMATION

*Over the past few years many taxpayers 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.

## THINGS TO KNOW

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Want to keep up on what is going on at United Credit Union and in our communities? Follow our Facebook page - [www.facebook.com/unitedcu](http://www.facebook.com/unitedcu).

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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.

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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!

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Our privacy policy has not changed. You may review our annual privacy notice through the website [www.unitedcu.org/privacy-policy](http://www.unitedcu.org/privacy-policy) or by calling 573.581.8651 to request a free copy be mailed to you.

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## Continued

- Avoid phishing emails, texts, and threatening phone calls. The IRS does not initiate contact with taxpayers by email or text messages 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.).

### 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 1st through March 31st and only pay 2.9% 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 our application. UCU's VISA® is proud to offer a fixed rate to our members. We will never surprise you with extra fees. Apply online or at one of our six locations to start saving today!

*\*APR = Annual Percentage Rate. 1% cash back is only available on limits of \$5,000 or over. 1% cash back is applicable on purchases only. Balance transfers and cash advances do not qualify.*

*Rate stated as of 1/1/2022 and subject to change. You cannot use this promotion to pay off another UCU loan. Introductory rate effective 6 months from balance transfer and based on qualified credit. After 6 months, rate will revert back to rate based on creditworthiness (see member service for terms and conditions).*

## IMPROVING OUR SERVICE TO YOU

We are very excited to announce that we now offer Video Banking! This means you have the ability to get approved for that new loan from the comfort of your very own home! Simply pull up our web address ([www.unitedcu.org](http://www.unitedcu.org)), click the "Video Banking" link, and follow the on-screen prompts. It's that easy!

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We also want to remind you of a new app that is available to all of our members called UCU IN CHARGE! This app will give you better control of when, where, and how your debit and credit cards are used. This app provides access to account information, on/off control of your cards, alert capabilities, and more. Just search for UCU IN CHARGE in your app store today!

## UCU OFFERS HELOC'S

UCU offers HELOC's! That's right, UCU has Home Equity Line of Credits! Starting March 1st through April 29th, we're offering a special rate of 2.9% APR\* for six months! Stop by any branch or give us a call for more information!

*\*APR = Annual Percentage Rate. Rate stated as of 3/1/2022 and subject to change. Rate effective 6 months from open date and will then revert back to rate based on creditworthiness.*

See Real Estate Department for details.

