

# UWU Chronicles

SEMI-ANNUAL NEWSLETTER FROM  
UNITED CREDIT UNION

## Winter 2025 - Member Newsletter



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### CALENDAR ITEMS

January 1st - UCU Offices Closed

January 20th - UCU Offices Closed

February 17th - UCU Offices Closed

May 26th - UCU Offices Closed

June 19th - UCU Offices Closed

July 4th - UCU Offices Closed

### PERSONAL LOANS

The winter season can be unpredictable, we know! Do you need a little extra for holiday celebrations, traveling, or winter's wrath? We can help with our personal loans. We offer personal loans up to \$50,000 with an incredibly low APR\*. 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 & INSTAGRAM!  
@UNITEDCU

### OPPORTUNITY FOR SAVINGS

*Brent H. Sadler - President/CEO*

As we begin to wind down 2024, this is a great time to reflect on the many accomplishments UCU has achieved and to looking forward at the AWESOME things that await us in 2025. We successfully launched our new online banking product in February 2024, and we truly appreciate your patience and understanding during that time.

Groundbreaking for our new branch located in the Mexico Industrial Park was in April with anticipated occupancy of 2nd Quarter of 2025.

In 2025 United Credit Union will celebrate 90 years of proudly serving our member-owners. We plan to celebrate all year long, so stay tuned for much more to come on this topic!

On September 20, 2024, during the Tyronn Lue Day of Service, UCU was able to make the long-anticipated announcement that we would be donating the old Garfield school building to Coach Lue to further the C2C mission that will positively impact our community.

On behalf of the Board of Directors, staff and Management team, I want to first thank you for your continued membership at UCU, which makes us a stronger and more impactful cooperative. Secondly, we want to wish only peace and happiness to each every one of you and your families.

As always, "WE ARE UNITED!"

Respectfully submitted,  
Brent H Sadler, President/CEO

### 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

We can help you save money on your taxes! Save 20% on TurboTax® or \$25 on H&R Block® with our member discounts! To sign up, go to [www.unitedcu.org/member-discounts](http://www.unitedcu.org/member-discounts)!

Are you traveling during the holiday season? Don't forget 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). As an added perk, you can now update your card with your digital banking platform! It is also important that we have an updated phone number and email address on file. Together, these things will cut down on the chances of your cards being mistakenly 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!

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.



## 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

Take advantage of our VISA® Balance Transfer this winter. Start the new year off with a fresh start on your finances! Transfer your balance from another credit card starting January 1st through March 31st at 3.5% 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. 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 1/1/2025 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.*

## NEW SERVICES

Spread the word because United Credit Union now offers online account opening for new members! With an evolving digital world, it's important that we are constantly making upgrades and improvements to services. Online account opening offers a convenient, fast, and easy way to become a UCU member. To refer someone you know, direct them to our website at [www.unitedcu.org](http://www.unitedcu.org). Yep, it's that EASY!

United Credit Union still offers Video Banking and now Digit, our automated chat bot! Video Banking gives you 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 pulsating Video Banking icon at the top and follow the on-screen prompts. Digit can quickly help you 24/7 with simple account questions. Digit can be found on our homepage website as well. It's that easy!

## UCU OFFERS HELOCs

UCU offers Home Equity Line of Credits! HELOCs can be used for just about anything, including that much needed vacation or those expensive home renovations! Starting March 3rd through April 30th, we're offering a special rate of 3.5% APR\* for six months! Stop by at one of our six locations or give us a call for more information!

*\*APR = Annual Percentage Rate. Rate stated as of 3/3/2025 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 more details.

