



YOUR COMMUNITY... YOUR CREDIT UNION

MEMBER NEWS



A PUBLICATION OF UNITED COMMUNITY CREDIT UNION

SPRING
2018

FAQs about E-Statements

Why would I want an E-Statement?

- When you sign up for E-Statements, you'll enjoy safety, timeliness, and convenience.
- E-Statements are more secure than paper statements, because you reduce the risks that your statements are lost or stolen in the mail.
- You'll receive your statement faster – with no more waiting for the mail to arrive.
- You'll eliminate the storage hassles of traditional paper statements.
- You can choose to print your statement or just save a copy on your PC.

How will I know when my E-Statement is ready?

Once signed up, you will receive an e-mail notifying you when your statement is ready. Simply click on the link in the email and it will take you to our Virtual Branch.

To ensure receipt of your e-mail notice, make sure you keep your e-mail address current within E-Statements as well as the email address in Virtual Branch. Your email address can be easily updated in the "Profile" section of E-Statements.



[Click here to learn more about all of UCCU's free Online Banking services!](#)



Drive away

with rates as low as

2.74% APR*

We make your buying experience a breeze!

*APR = Annual Percentage Rate. Must meet credit union guidelines. Rates subject to change without notice. Some conditions apply. This rate includes a 0.25% discount for payments set up on an automatic payment.

[Click here for more information!](#)

Like Us On Facebook!

Get regular updates delivered right to your wall.

Stay informed about what's happening at the credit union and around town. Find out about our latest specials, get financial tips from UCCU, and watch for important winter weather updates.



Annual Meeting Results

Our 77th Annual Meeting was held February 20th at the Quincy 1426 North 26th branch. There were 26 members present, with Scott Webster delivering the Annual Meeting Report.

Scott reported our assets at \$84,271,447 as of December 31st and membership totaled 10,273 members.

The Board of Directors are:

- **Scott Webster** – *Chairman*
- **Andy Doellman** – *Vice Chairman*
- **Ryan Humphreys** – *Secretary*
- **Mark Dietrich**
- **Donna Baird**
- **James Russell**
- **John Beck**
- **Robert Garkie**
- **Tay Sonethongkham**

VISA® Credit Cards

Save money by transferring the balances from other high rate credit cards to your UCCU VISA credit card. For your convenience, payments can be accepted at any UCCU branch office.

- **FIXED RATE – 12.50%**
annual percentage rate (APR)
- **NO ANNUAL FEE**
- **25-DAY GRACE PERIOD** on purchases
- **FREE** online access to credit card account information
- **FREE** credit card e-statements
- **Payments accepted at UCCU**

[Click here to learn more and apply for a low fixed rate VISA credit card today!](#)

April is National Credit Union Youth Month

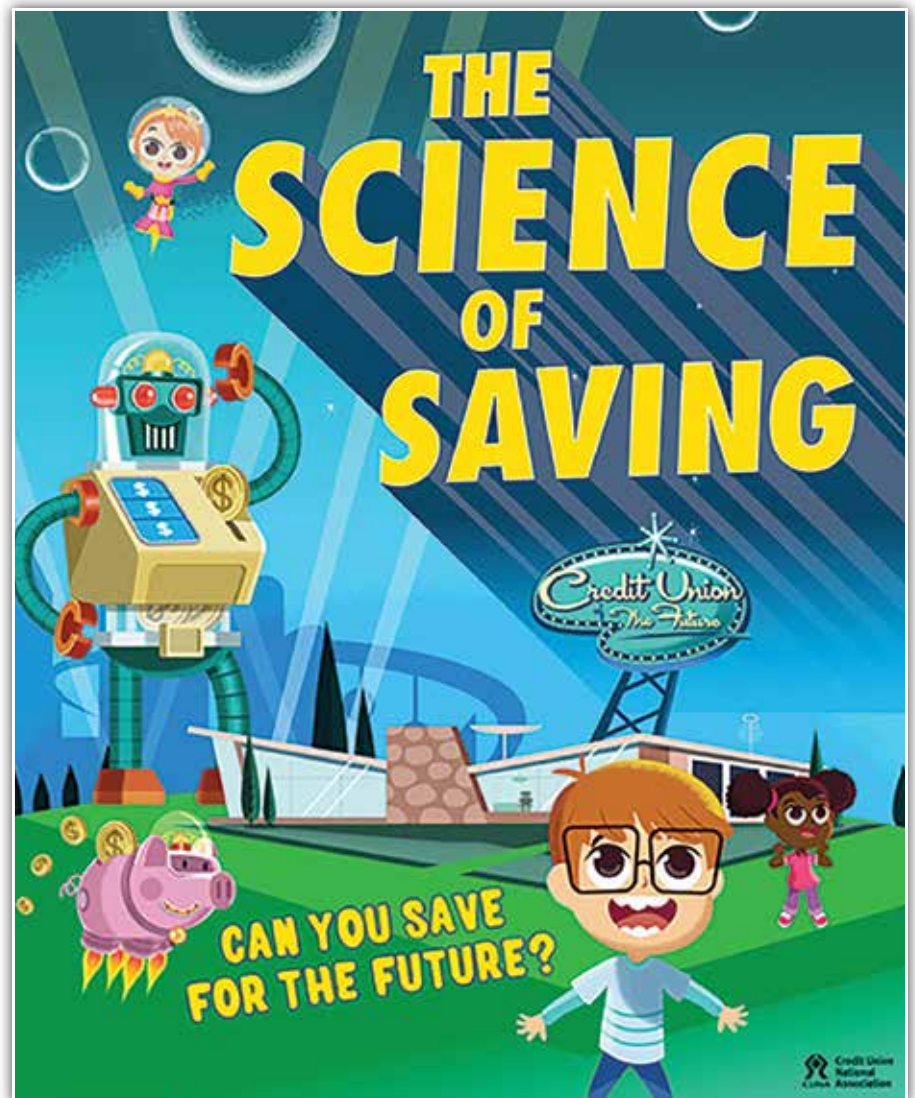
This year's theme is *The Science of Saving*

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams? One way is to help them learn how to save their money.

The theme this year is “The Science of Saving,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

During the month of April UCCU will be holding a children's coloring contest to celebrate youth month. Stop by any branch to pick up a coloring sheet, and open a new youth account while you're here!

[Click here to open a UCCU youth account today!](#)



FACTS WHAT DOES UNITED COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons United Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does UCCU share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes —to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes —information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes —information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-243-8428 – our menu will prompt you through your choice(s) or ■ Visit us online: www.myuccu.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800-243-8428 or go to www.myuccu.com

Who we are	
Who is providing this notice?	UNITED COMMUNITY CREDIT UNION

What we do	
How does United Community CU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does United Community CU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ <i>United Community Credit Union has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ■ <i>Our non-affiliate companies are CUNA Mutual and State National Companies</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing company is CUNA Mutual</i>