



YOUR COMMUNITY... YOUR CREDIT UNION

# MEMBER NEWS



A PUBLICATION OF UNITED COMMUNITY CREDIT UNION

FALL  
2018

## Fall for our lowest rates!

We have  
**Auto Loans**  
as low as

# 3.24% APR\*

Let UCCU pre-approve your loan to finance a new car, truck, motorcycle, boat, motorhome, or camper. We offer flexible financing terms up to 72 months, competitive rates, and up to 115% NADA retail value financing. With UCCU there are no hidden fees and we automatically give you a low rate.

[Click here for more information about Auto Loans!](#)

\*APR = Annual Percentage Rate. Must meet credit union guidelines. Rates subject to change without notice. Some conditions apply.



## Holiday Skip-A-Payment

The holidays are quickly approaching, and you may find it helpful to skip one of your UCCU monthly loan payments. We invite you to take advantage of our "Skip-A-Payment" option during the months of December, or January, and put a little extra money in your pocket for the holidays.

If you have more than one consumer loan with us, you can skip one payment on each! Sorry, Skip-a-Payment is not available on real estate loans. There is a \$25 fee to take advantage of this service and interest will continue to accrue on your loan during the month you skip your payment.

Additional details are available by calling **1-800-243-8428** or by stopping in at any of our branches. Forms will be mailed out to all members with existing loans by the end of October and will also be available in the lobby of each branch.

**BUT HURRY...** Skip-A-Payment forms for December must be received by November 21st and Skip-A-Payment forms for January must be received by December 20th.



## 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.





## Holiday Closings

**UCCU will be closed on the following upcoming holidays:**

### **COLUMBUS DAY**

Monday, October 8, 2018

### **VETERANS DAY - Observed**

Monday, November 12, 2018

### **THANKSGIVING DAY**

Thursday, November 22, 2018

### **CHRISTMAS EVE - Closing at Noon**

Monday, December 24, 2018

### **CHRISTMAS DAY**

Tuesday, December 25, 2018

### **NEW YEAR'S EVE - Closing at 1 pm**

Monday, December 31, 2018

### **NEW YEAR'S DAY**

Tuesday, January 1, 2018



## Christmas Club Contest

**You Could WIN  
A \$25 Gift Card**

Come in to any United Community Credit Union location and open a Christmas Club Account before December 15th to be automatically entered to **WIN ONE OF FOUR \$25 GIFT CARDS**. Drawings will be held the week before Christmas.

## Christmas Club Disbursements

### **Christmas Is Coming!**

Current Christmas Club accounts are scheduled to be transferred to your previously designated account on October 15, 2018, unless you have contacted the credit union to make other arrangements. This still gives you plenty of time to complete your holiday shopping without stressing your budget.

It's never too early. Get a head start. The sooner you start saving, the better prepared you'll be for next year.

[Click here for more information about Christmas Clubs!](#)

## ATTN: College Students!

### **UCCU 2019-2020 Scholarship Program is Here**

United Community Credit Union knows that college can be quite costly. In an effort to assist our members in this cost, United Community Credit Union will be offering scholarships. These annual scholarships are for the 2019-2020 school year. College bound **high school seniors** and **current college students** who demonstrate academic excellence, good character, and community and school involvement are eligible to apply for these scholarships toward tuition at a two or four year accredited educational institution.

Students applying **MUST** be members of United Community Credit Union in good standing for at least one year. They must be high school seniors or current college students at the time of application, attending a two or four-year college, university or vocational technical school during the 2019-2020 school year.

If a potential candidate is not an established member but one or both parents are, they may join United Community Credit Union and become a candidate. Employees of United Community Credit Union, Credit Union Board of Directors, and their immediate family members are not eligible for this scholarship.

**More scholarship information will be announced soon.**

**For more information about this scholarship program, please watch our website [www.myuccu.com](http://www.myuccu.com).**



# Air Evac Membership



As a member of United Community Credit Union, you receive a discounted rate with an AirMedCare Network membership.

*All applications must be submitted directly to AirMedCare Network.*

[Click here to download an application!](#)

# Get Paid for Your A's!

## Attention Students!

During the 2018-2019 school year, UCCU will **deposit \$2** into your savings account for **each 'A'** that you have earned!  
Open to all students enrolled in grades K thru 12.

[Click here for more information and to download the form!](#)



# Buying A House?

## Now may be the perfect time to make the big move!

Talk to a United Community Credit Union mortgage specialist about pre-qualifying for a loan. This makes it possible for you to begin shopping for a house with the knowledge of what you can really afford. Your loan officer can help you prepare for the home buying process and help you line up your finances for success.

For more information about UCCU's home loan options, contact a mortgage specialist at **1-800-243-8428**.

### UCCU Home Loan Options

- ★ Home Equity / Mortgage Loans ★
- ★ Mortgage Loans ★
- ★ Home Equity Loans ★
- ★ Mobile Homes ★

[Click here for more information about our Home Loans!](#)



# Fee Schedule

Account Activity Printout .....	\$2.00
Account Balancing, per hour .....	\$10.00
Bill Pay	
if you make two or more	
bill payments/month .....	Free
if you make less than two	
bill payments/month .....	\$6.00
Cashier's Check.....	\$2.00
Closed Account within the	
first 12 months .....	\$25.00
Coin Counting	
to Members.....	Free
for non-member.....	9%
Copies, per page.....	\$0.10
Copy of Check .....	\$2.00
Courtesy Pay Fee, per item .....	\$15.00
Dormant Account Fee.....	\$10.00
Escheatment Fee.....	\$25.00
Garnishment/Tax Levy Administration Fee	\$25.00
Minimum Balance in Regular Savings.....	\$25.00
Money Order .....	\$1.00
Non-Sufficient Funds, per item.....	\$15.00
Overdraft Protection Transfer, per transfer...	\$5.00
Replace Lost ATM/Debit Card .....	\$5.00
Return Check Fee, per item .....	\$15.00
Return Mail Fee, per item .....	\$5.00
Special Statement Printout .....	\$2.00
Stop Payments .....	\$15.00
Wire Fee-International .....	\$50.00
Wire Fee-Domestic.....	\$20.00

Contact CU for a full list of requirements.

# Gift Giving Just Got Easier

## With a UCCU VISA Gift Card!



No matter what the occasion, when you choose to give a United Community Credit Union VISA Gift card, you're giving the perfect gift. That's because the UCCU VISA Gift card gives your special someone the freedom to choose whatever they want, wherever they want.

This prepaid card (you decide the amount) is welcome everywhere VISA debit cards are accepted. All you need to do is choose the gift amount.

Giving the perfect gift couldn't be simpler. Purchase yours today by visiting any UCCU location.

You can now view the latest edition of our **Terms and Conditions** online at [www.myuccu.com](http://www.myuccu.com) or at any of our branches.



## St. Jude – A Sincere “Thank You”

United Community Credit Union would like to thank our members for their generosity. Together we raised \$5,656.94 to support the lifesaving work of St. Jude Children's Research Hospital.

# Mobile Banking from UCCU

## Our newest location is wherever you are!

Everything you need to manage your finances is in the palm of your hand. Mobile Banking is available for United Community Credit Union members.

If you haven't already, sign up now through Home Banking or download our TouchBanking App on your smart phone. Then activate it with our App mobile code "UCCUmobil". Text banking is also available for traditional cell phones.

Click here for more information about Mobile Banking!

