

AUGUST NEWSLETTER

United Credit Union

AUGUST 2016

VOLUNTEERS

WE APPRECIATE YOU!!!

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CHAIRMAN - Darcy O'Toole

Monty W. Pfannenstiel

Annetta Fellhoelter

Lost or Stolen Debit Card Call

1-800-528-2273

Office Hours- Monday through Friday

9:00 am to 4:00 pm Drive-up opens at 8:00 am

UNITED CREDIT UNION

202 S. Topeka

Ness City, KS 67560

785/798-3223 Fax 785/798-3305

www.unitedcunesscity.org

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller



Establishing Healthy Credit

The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- * Start slowly. Don't apply for more credit than is needed.
- * Don't charge more than can be paid off at the end of the month.
- * Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- * Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- * Pay "ALL" your bills on time. One of the most important steps in building and maintaining a solid credit history is to pay all of your bills on time each month.
- * Get another form of credit (an auto loan, personal loan or some other installment debt). Having different kinds of debt helps your credit score.
- * If you want to boost your credit history and credit score, you'll want to keep your total monthly charges well within your credit limit.
- * Regularly read your credit report. One way to build a positive credit history is to make sure you know what information is being reported.

Share the benefits of
CU MEMBERSHIP

Here We Grow Again - Thanks To You!

As a credit union member, you know the benefits of belonging - lower rates on loans, competitive rates on savings and friendly, caring service. We treat you like you own the place, because you do. As a financial cooperative, we exist only for one reason: to provide you, our valued member-owner, with products and services to help you reach your financial goals. Once we ensure we have strong reserves (our rainy day fund), any profits we earn don't go to outside stockholders. They are returned to you in the form of improved rates and better ways to deliver services to you.

So why not do yourself and others a favor and pass the word about joining the credit union? You'll do yourself a favor because as our membership grows, so does our capacity to provide the very best services. You'll do your friends and family a favor by introducing them to the credit union difference - a difference that can help them secure their financial futures. So share the benefits of belonging today. And thanks for being our member!

Fall Into A Great Loan Rate

The days grow shorter, reminding us Old Man Winter is just around the corner and will be on our doorstep before we know it. So now is the time to finish up those weatherization or other home improvement projects, pay off those high-interest credit cards, give the family room a makeover before the holidays, or even take that vacation you've been putting off. We have loans for any good reason: home improvement, debt consolidation, vacation, tuition, furniture, vehicles, clearing the deck of medical bills. Our great loan rates and terms can make it happen. So what are you waiting for? Call or stop in to explore your options. We think you'll find a loan that's in your best interest - whatever you need to live life to the fullest.



Wheels Ready For Winter?

Winter's tough on wheels. Worried yours won't make it through another one? Lessen your stress: Get a new ride with a low-interest loan from the credit union. Whether it's new, or just-new-to-you, a reliable vehicle is a must, so start by doing your homework. Check out the reviews in the April issue of Consumer Reports and visit websites such as kbb.com (Kelley Blue Book) and edmunds.com. Ask friends and family what they like about their vehicles. Make a list of what's important to you. Then, get a pre-approved loan from the credit union. Now you're ready to visit dealers' lots to check out what's available. Be careful not to fall in love at first sight; love may not be blind, but it can cloud your vision. Once you've narrowed your choices, you're ready to deal. And with the pre-approved loan in your back pocket, you're in a strong position to get just the right vehicle for just the right price. That's not the case if you arrive at the dealer in a tow truck! Don't let winter get the best of you and your wheels. Contact the credit union today.

BACK TO SCHOOL SPECIAL LOAN RATES!

NEED A LITTLE EXTRA MONEY FOR BACK TO SCHOOL EXPENSES?

BORROW UP TO \$2,500.00 AT 5.00% ANNUAL PERCENTAGE RATE

FOR TERM AND QUALIFICATION CONTACT: SANDY



The Last Word

Maturity is the stage of life when you don't see eye to eye, but can walk arm in arm.