



# August 2022 Newsletter

### Board of Directors:

President- Debbie Hamilton  
Vice President- Derric Fuchs  
Secretary/Treasurer- Jennifer Foos  
Directors Adam Healzer & Jan Rider

### Supervisory Committee:

Chairwoman- Sabra Clarke  
Vicki Schuler  
Tonya Fenley

### Credit Committee:

Chairman- Darcy O'Toole  
Annetta Fellhoelter  
Nancy Pfannenstiel

### Employees:

Manager- Sandy Reinert  
Administrative Asst.- Yvette Schlegel  
Tellers- Kristol King & Vicki Betz

Thank you to all our volunteers  
We Appreciate YOU!

### FOR YOUR INFORMATION

When you are out of town and plan to get a hotel room, please remember this. If you use your debit card to hold your room, the hotel will probably put a hold on your card. And, from past experience, the amount is usually substantially more than the actual cost will be. This amount will be tied up until you check out and authorize the actual amount of the bill. Sometimes, it even takes up to a few days before the excess money is released. Be sure to keep this in mind in case you're planning to make more purchases and are running "close" in your account. Also, when you use your card at the gas pump, a minimum of \$125.00 is held until the transaction can settle the system. To avoid this don't pay at the pump, go inside and pay the attendant. The amount posted to your account should be for the amount you actually purchased for your fuel.



**SPECIAL LOAN RATE**

**Loans Unsecured up to \$2500.00  
at 5% APR. 1 Year Pay Back**

To see if you qualify,  
stop by the office or  
call Sandy Reinert at  
**785.798.3223**  
**7-01-2022 to 10-31-2022**

To apply online go to:  
<https://www.unitedcunesscity.org>



United Credit Union  
202 So. Topeka  
Ness City, Kansas 67560-1936

**WISHING ALL AREA TEACHERS AND  
STUDENTS A WONDERFUL  
SCHOOL YEAR!**

**Closed  
Monday, September 5th**



## 7 Reasons to Switch To eStatements

It seems everything is done electronically these days. If history has taught us anything, it's that electronic forms of media almost always, and inevitably, replace the physical format. From "snail mail" to email, mp3s to streaming music, paperback books to e-books—electronic media allows us to access the things we need, when we need them most. An example of this transition is the switch from paper statements to electronic statements. Members are quickly moving from traditional paper statements to a simpler, more convenient way of tracking their spending. Below are seven reasons you should consider enrolling in eStatements today.

### 1. Access your statements up to five days earlier.

Because the printing and shipping process for paper statements takes time, most members receive statements between the 5<sup>th</sup> and the 10<sup>th</sup> of each month. Unlike paper statements, eStatements can be accessed up to five days earlier, usually the 1<sup>st</sup> of the month unless the 1<sup>st</sup> falls on the weekend. That means you can begin reviewing payment and deposit history as soon as it's available.

### 2. Reduce the risk of mail fraud and identity theft.

Paper statements are easier to intercept or lose during the mailing process. They're also more susceptible to identity theft, since your personal information is accessible to anyone who happens to stumble upon them. eStatements offer an extra layer of security, since your statements are accessed through your online banking platform.

### 3. Receive email Notification

We'll notify you by email as soon as your statement becomes available. This means you don't have to wait by the mailbox wondering whether or not your statement was lost.

### 4. Double-check your payment/deposit history with ease.

Most people don't keep their paper statements on hand, which means they're not readily available when you need them most. With eStatements, you can access your statements directly from online banking. That means you don't have to dig through paper files just to review your statement.

### 5. Stay organized and say goodbye to filing/shredding.

Nothing is more annoying than sifting through files and trying to find last month's statement. With eStatements, say goodbye to paper filing and having to purge your statements at the end of the year.

### 6. Shrink your carbon footprint.

Aside from staying organized, enrolling in eStatements allows you to help us go green and reduces your carbon footprint. It also feels good to free up some space and remove the clutter.

### 7. They're absolutely FREE!

No cost is involved by switching to eStatements. It actually saves the Credit Union on not only postage, but time. So switching is a win-win situation for you our members and our Credit Union.

**Signing up is Easy! To enroll today just call us at 785-798-3223**



## The Last Word

Laughing stirs up the blood, expands the chest, electrifies the nerves, clears away the cobwebs from the brain, and gives the whole system a cleansing rehabilitation!

As they say  
laughter is the  
best medicine.



Office Hours:

Monday-Friday

9:00 a.m. to 4:00 p.m.

Drive up opens at 8:00 a.m.  
[www.unitedcunesscity.org](http://www.unitedcunesscity.org)

Lost or Stolen Debit Card

833-933-1681

Dispute Line

866-279-1399

