

UNITED CREDIT UNION

DECEMBER
2018

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

President - Debbie Hamilton
Vice-President – Jean Schlegel
Sec.-Treasurer - Debbie Frank
Director - Steve P. Foos
Director –

SUPERVISORY COMMITTEE

Chairwoman - Sabra Clarke
Vicki Schuler
Sonya Foos

CREDIT COMMITTEE

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 8:00am

www.unitedcunesscity.org

United Credit Union
202 S. Topeka
Ness City, KS 67560

785/798-3223 Fax 785/798-3305

Employees

Sandy Reinert Manager
Yvette Schlegel, Adm. Assistant
Lauren Crombie, Teller

As 2018 comes to an end, we want to say “Thank you” for your membership and for using your credit union to meet your financial needs! We look forward to continuing to serve you in the months and year ahead. We want to plant the seed of appreciation now and set the tone for a prosperous year. Gratitude is infectious and a little goes along ways. We welcome any concerns or ideas that you might have to offer your credit union. Stop by for a visit or give us a call. We are always here for you.

Entry Fee \$25 per person
Guaranteed 25 games

2 - 1st Place Winners \$100
2 - 2nd Place Winners \$50

Pitch



To Fund Our
Youth Activity Programs
Saturday - Jan. 12th, 2019
7:00 pm @
Ness City Old Bank Building
(Main Floor)
Check-In/Registration at 6:45 pm
Early Registration is Recommended
Only 50 seats available

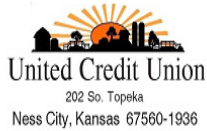
10 Point with Call Your Partner * BYOB with Snacks Provided * Must be 21 or older



United Credit Union
202 So. Topeka
Ness City, Kansas 67560-1936
785-798-3223



Borrow up to
\$2,500.00 at
5.00% Annual
Percentage Rate



For Terms &
Qualifications
Contact:
Sandy Reinert
785-798-3223



We are so excited that we have gotten 10 new members with our referral program. Don't keep us a secret! Please Refer your family and friends!

Thanks for your help!

the LAST Word

It takes two to quarrel, but only one to end it.

We want you to understand the difference between being a member-owned, not-for-profit credit union versus being a profit-driven bank?

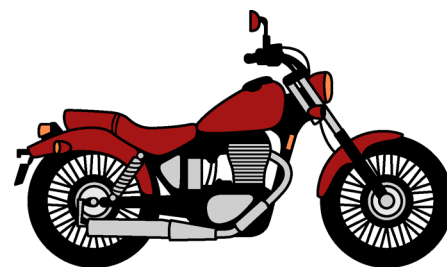
Misconceptions aren't limited to the idea that one isn't taxed and the other is. Credit unions are taxed after all. They pay property, sales, and employment taxes. It's also true that they are exempt from paying federal income taxes. But that's the minutiae.

The essential fact is that credit unions are driven by values, not profits. They have to be profitable, of course, but it's what credit unions do with those profits that matter, including limiting them sometimes.

Credit unions offer better rates because that's their mission, and they can fulfill their mission because they don't have to return maximum profit to shareholders and executives. Credit unions can lend to people that banks won't lend to because they are there to empower not to enrich. Credit unions can help the under served. This is a great way to help the movement continue to thrive, grow and serve.

We've Got A Deal For Loans With Two Wheels

Is the roar of a Harley Davidson or the purr of a BMW calling your name? No matter what motorcycle you're yearning for, the loan you're seeking is just down the road at the credit union. If you're a new rider, your first stop should be a visit to the Motorcycle Safety Foundation's website: www.msf-usa.org. You'll find resources there to ensure you are off to a safe start. Experienced riders will benefit, too. There's information on how to refresh your skills. Then head to the credit union to get pre-approved for a Motorcycle Loan. With a pre-approved loan in hand, you can shop like a cash buyer whether you are looking for a new bike or one that's new to you. A motorcycle is a fun way to explore highways and byways and an economical way to commute as well. Be safe



We've got a deal for
Loans with two wheels

Got New Auto Fever? Check Out Our Low Rates!

With sunnier skies, warmer days, and greener pastures on the horizon, many of us have caught that proverbial spring fever. Perhaps you're smitten by springtime but have four wheels, shiny paint, and the rev of an engine on your mind? You may have a case of new auto fever! If you want to ring in spring with a new ride, look no further than United Credit Union. Our low rates and unmatched service are the cure for what ails you!

With the high costs of purchasing and maintaining a new car or truck, you want to get the best deal possible on your financing, and United Credit Union can help. With your credit union's support when buying your next vehicle, you'll benefit from more bargaining power, lower rates, fast approvals, and quick turnarounds, plus:

[*NOTE - INCLUDE THESE FEATURES OR INCLUDE SPECIFIC FEATURES OFFERED BY YOUR CU'S VEHICLE SERVICES]

- * Up to 100% financing of the vehicle's value plus tax and tags
- * Option for pre-approval
- * No monthly fees or prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Personalized member service
- * Expert vehicle advisors

Bring that new auto fever down along with your vehicle loan rates by relying on the professionals at United Credit Union. Check out www.unitedcunesscity.org or stop by the s. office.

the **LAST Word**

Great minds have purpose, others have wishes.