

December 2021

NEWSLETTER

Lost or Stolen Debit Card 800-889-5280

Mon-Fri 9AM-4PM Drive Thru 8am

UCU Announcement

We are so sorry to announce that Lauren Crombie has decided to leave the credit union to pursue a full-time position with the Ness County Appraisal office. She began working with us on July 25, 2017. She has been a total asset to our team. She was always willing to do what was asked of her and had a lot of wonderful, sometime crazy, ideas to help better serve our members. She is truly going to be missed and we have appreciated everything she has done for our credit union. Her last day is November 17. We wish her all the very BEST! Thanks so much Lauren!

HELP WANTED

We are seeking a part-time employee. They will work two or three days a week. We are looking for someone who could be available with a short notice due to illness or emergency of the full-time employees. Also, will need to work when the full-time employees need to attend meetings or take vacation time. If the person is honest, dependable, hardworking and willing to learn, we will train. Computer skills are required. Confidentiality is a must. Application may be picked up at the United Union or call Sandy Reinert, Manager (785) 798-3223.

Are You Drowning in Debt?

If you find yourself still at the bottom from the pandemic, it's time to start digging out with a Bill Consolidation Loan from the credit union. A consolidation loan can help you get back on top of your finances. With a low-rate loan, you can pay off those high-interest credit cards, and with just one payment to make, it will help simplify your life as well. A consolidation loan also can help protect your credit rating. Missed payments can adversely affect your score, as payment history is weighted to make up a more than a third of it. The higher your credit score is, the lower the rate you'll pay on loans. Your credit score also may affect what you pay for insurance and even if you can rent an apartment. Contact the credit union today to find out how a Bill Consolidation Loan can help you climb out of debt.



APPLY ONLINE
WWW.UNITEDCUNESSCITY.ORG



Learn How to Save & Spend with A BUDGET

"We have to stick to the budget!" You have probably heard your parents or grandparents say that more than once. But what is a budget? A budget is simply a plan to help you decide how your money will be used. Even kids your age can have a budget and learn how to be responsible savers.

United Credit Union wants to help you figure out some B-U-D-G-E-T basics with these tips: Become aware of your spending habits by keeping a log of how much you spend and what you spend it on.

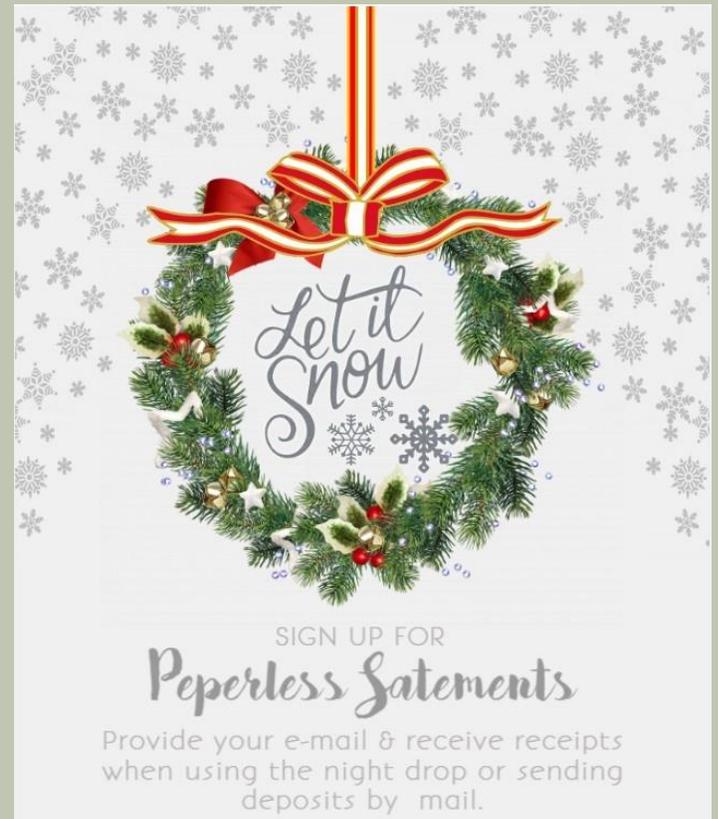
Understand the difference between things you really need and things you just want. This will help you cut back and save a little extra.

Divvy up your weekly earnings from allowance, gifts, or chores. Put some in your piggy bank for those things you might need or want soon, put a few dollars in your wallet for spend money, and set aside the rest for future savings.

Go for the savings goal. Plan ahead for those things you may want to buy or do in the future - a new book or video game, an upcoming movie or concert, a school dance. Rather than spending money on less important things, you can save for what really matters to you.

Earn more by saving more in your United Credit Union Share Savings Account.

Treat yourself to something special here and there - your birthday, good grades, or meeting a savings goal. Go ahead and celebrate a job well done!



The new year is the perfect time for making positive changes that will simplify your life and improve the world around you. With UCU e-Statements, you can do just that.

Perhaps you have thought about going paperless in the past, but never made the switch. Once you ditch those old paper statements, you'll wonder why you didn't do it sooner! The transition to e-Statements is effortless with many benefits. You'll get faster service getting your statement days earlier, more secure, environmentally friendly and super convenient and efficient. In 2022, why not go the faster, safer, greener route with e-Statements? Make the switch by simply logging into your online banking, and clicking e-Statements, or call us for assistance at 785.798.3223.



On Sunday morning, December 7, 1941, the Imperial Japanese Navy Air Service attacked the neutral United States at Naval Station Pearl Harbor near Honolulu, Hawaii, killing 2,403 Americans and injuring 1,178 others. The next day led to the United States declaring war on Japan and thus entering World War II. In 1994, the United States Congress designated December 7 of each year the National Pearl Harbor Remembrance Day. On Pearl Harbor Day, the American flag should be flown at half-staff until sunset to honor those who died as a result of the attack on U.S. Military forces in Hawaii.

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