

UNITED CREDIT UNION

FEBRUARY
2019

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

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

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Vicki Schuler
Sonya Foos

CREDIT COMMITTEE

Chairman- Darcy O'Toole
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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

LOOK AT US NOW!!!!!!! WOW!!!



We are so pleased with our new reception desk for our front office. It is certainly amazing what a little change can do. It feels like we completely remodeled. We want to thank our Board of Directors for letting us get this much needed desk. We are doing some operational changes and needed somewhere to house our new equipment. Your Board of Directors are always doing what is best for you and your credit union. Little by little we are making BIG changes to better serve our members.

***SAVE THE DATE!!! ANNUAL MEETING
APRIL 8, 2019 AT THE LEISURE YEAR CENTER
DINNER 6:30 P.M. MEETING 7:00P.M.***

Easy, Painless Ways To Pinch Pennies

If your 2019 New Year's resolution to save money has become a dim memory, there's no time like the present to get back on track. Start by remembering why you want to save, be it a down payment on a house or a vehicle, vacation, retirement or college fund. If you begin with the end in mind, you'll improve your chances of success. Here are some easy, painless ways to pinch those pennies:

* **DYI:** the more things you can do yourself, the more you'll save. Even simple things like brewing your own coffee and avoiding convenience foods can save you a bundle.

* **Watch out for recurring payments.** Out-of-sight, out-of-mind can wreak havoc on your saving plan. Scan your credit card statement and make sure you're still using all those services you've signed up for. For example, can you stream videos instead of paying for cable or satellite television services?

* **Buy used when you can.** Thrifting is not only better for your wallet, it's better for the planet. For example, new vehicles depreciate in value the moment you drive off the dealer's lot. Buying a reliable used car can save you thousands.

* **Bookmark websites that can help you shop wisely:** www.retailmenot.com, www.pricegrabber.com, and www.camelcamelcamel.com (free Amazon price tracker) are a few examples.



Teaching Your Children The Value of Money

Want your kids to gain an understanding of the value of money that will set them on a path to future financial security? Help them develop a savings habit. Here are three ways to get started:

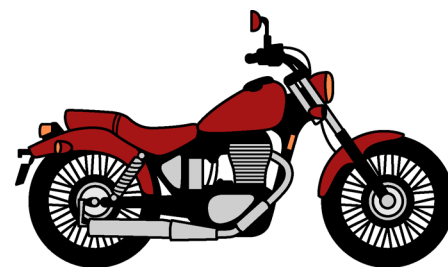
1. **Open Share Savings Accounts** in their name at the credit union. Make the first deposit and encourage them to add to it regularly, for example, by saving their loose change every day.
2. **Establish a "family 401(k)."** Just as companies will match employees' 401(k) contributions to a certain percentage, agree to match your children's savings at an appropriate level. For example, when your daughter saves \$10, you could match it by 10 percent, adding \$1 to her account. Agree to the term of the savings, for example, no withdrawals for six months or the matched amount must be forfeited.
3. **Save together for a family goal.** Say you want to take a family vacation. Estimate your expenses to determine how much you will need to save. To collect the contributions, have your kids decorate a jar or box with pictures of your destination. To measure your progress, have them draw a thermometer that can be marked off as your funds accumulate. Each month, deposit the money in a specially designated savings account at the credit union.

the LAST Word

Believe in yourself and you will be unstoppable.

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.

Inside Story Headline

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find “filler” articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in

your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you’re finished writing your newsletter, convert it to a Web site and post it.



Caption describing picture or graphic.

Inside Story Headline

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note

business or economic trends, or make predictions for your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.

“To catch the reader’s attention, place an interesting sentence or quote from the story here.”

Inside Story Headline

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you’re trying to convey. Avoid

selecting images that appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the article. Be sure to place the caption of the image near the image.



Caption describing picture or graphic.

Microsoft

Primary Business Address

Address Line 2
Address Line 3
Address Line 4

Phone: 555-555-5555

Fax: 555-555-5555

Email: someone@example.com

We're on the Web!
example.com

Business Tagline or Motto

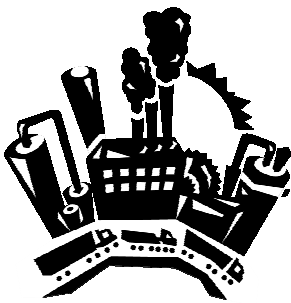


Organization

This would be a good place to insert a short paragraph about your organization. It might include the purpose of the organization, its mission, founding date, and a brief history. You could also include a brief list of the types of products, services, or programs your organization offers, the geographic area covered (for example, western U.S. or European markets), and a profile of the types of customers or members served.

It would also be useful to include a contact name for readers who want more information about the organization.

Inside Story Headline



Caption describing picture or graphic.

This story can fit 175-225 words.

If your newsletter is folded and mailed, this story will appear on the back. So, it's a good idea to make it easy to read at a glance.

A question and answer session is a good way to quickly capture the attention of readers. You can either compile questions that you've received since the last edition or you can summarize some generic questions that are frequently asked about your organization.

A listing of names and titles of managers in your organization

is a good way to give your newsletter a personal touch. If your organization is small, you may want to list the names of all employees.

If you have any prices of standard products or services, you can include a listing of those here. You may want to refer your readers to any other forms of communication that you've created for your organization.

You can also use this space to remind readers to mark their calendars for a regular event, such as a breakfast meeting for vendors every third Tuesday of the month, or a biannual charity

auction.

If space is available, this is a good place to insert a clip art image or some other graphic.