




**CLOSED**  
**17**  
**FEB**



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Doors Open Mon-Fri 9AM – 4PM Drive Thru Opens at 8AM  
[www.unitedcunesscity.org](http://www.unitedcunesscity.org)

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DEBIT CARD CALL  
1-866-664-9364**

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

## Save The Date: 2020 Annual Meeting

### **Volunteers** **We Appreciate You**

Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of United Credit Union, you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union community.

At the 2020 meeting, credit union management and elected officials will share information and news about the credit union's current financial status, products and services, achievements and endeavors over the past year, and goals for the future. You'll have the chance to take part in a question and answer session, as well as cast your vote in the election of incoming credit union officers.

Please mark your calendars and join us for this informative evening on April 6, at 6:30pm to be held at the Ness City Leisure Years. We hope you are able to attend and look forward to seeing you!

#### **BOARD OF DIRECTORS**

President – Debbie Hamilton  
Vice-President – Jean Schlegel  
Sec. – Treasurer – Debbie Frank  
Director – Derric Fuchs  
Director – Adam Healzer

#### **SUPERVISORY COMMITTEE**

Chairwoman – Sabra Clarke  
Vicki Schuler  
Sonya Foos

#### **CREDIT COMMITTEE**

Chairman – Darcy O'Toole  
Monty W. Pfannenstiel  
Annetta Fellhoelter

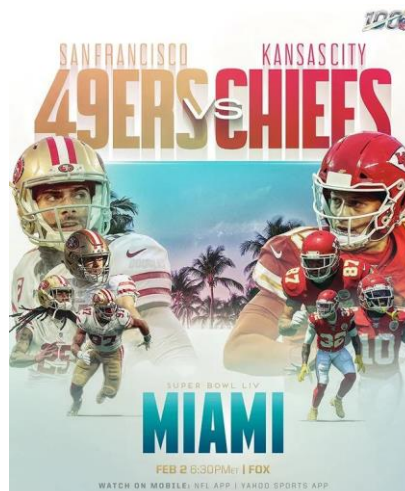
#### **EMPLOYEES**

Manager – Sandy Reinert  
Adm. Assistant – Yvette Schlegel  
Teller – Lauren Crombie  
Teller – Vicki Betz

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**Scholarship**



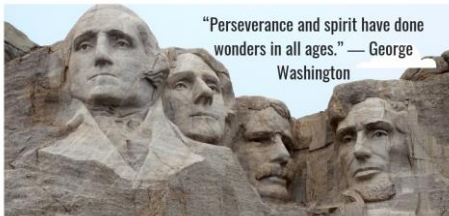
On Sunday, Americans will eat about 8 million pounds of guacamole, while consuming about 14,500 tons of chips—all because of the Big Game!

# Credit Card vs. Personal Loan: What's the better way to access cash?

Life happens. And when it does, there's often a bigger price tag on it than you might have expected. If your emergency savings can't see you through a cash crisis, you may have the choice between using a credit card or taking out a personal loan. There are pro's and con's to both options.

**When to use a credit card:** If it's a short-term problem, you can use a credit card and pay off the balance fairly quickly. Using a credit card is a convenient way to deal with it. But credit cards often carry a higher rate of interest than a personal loan, and that interest can add up over time. Or if you need to borrow a large amount, it might put you right up against your credit limit, making it difficult to use the card for other things you need. Bumping up against your limit also may affect your credit score, as one of the components of your score is the amount of available credit you have. Think carefully about taking out a cash advance on your card. The interest rate can be higher than that charged on purchases and there's often a 3% to 5% fee, and a minimum charge.

**When to use a personal loan:** Taking out a personal loan from the credit union may save you money in the long run, especially if you need a larger amount and need longer to pay off the loan. If you own your home, and have a major expense, a home equity line of credit or home equity loan may be your best option. A personal loan can also help you get the things you need if the merchant only takes cash or checks. You will need to apply for a loan, so it may take longer to get access to cash than using a credit card. Contact the credit union for help. That's why we're here.



## Psst: Pass the Word About The Benefits Of Belonging

Do yourself and your friends and family a favor: Spread the word about the benefits of belonging to the credit union. It's good for you because as the credit union grows we are able to offer even more products and services that help you reach your financial goals. It's good for your family and friends because they'll likely get a better deal when they borrow, pay fewer fees, and earn competitive rates on savings as well. That's because the credit union exists for only one reason and that is to help our members. Thank you for your membership and when you share how the credit union can be of service to your friends and family, we think they'll thank you as well. Simply send them our way and we'll take care of the rest.

## America Saves Week! February 24-29

This week in February is backed by the non-profit organization, America Saves. "It uses principles of behavioral economics and social marketing to motivate, encourage, and support everyday Americans to save money, reduce debt, build wealth and create better financial habits."

Take the pledge today to adopt and practice better savings habits and visit the credit union to form a plan. We're here to help you build a better future.

<https://americasavesweek.org/>

## Ground Hog Day Winter or Spring?

Will we be putting another log on the fire, or getting out our gardening tools? In the early 1800's the Germans brought the tradition to America of predicting the weather on February 2<sup>nd</sup>. In the US, the most important groundhog is Punxsutawney Phil who lives in a burrow called Gobbler's Knob near Punxsutawney, Pennsylvania.



If the groundhog sees his shadow (sunny day), he then returns into his hole and there will be six more weeks of winter. However, if he stays out and plays for a while (cloudy day), that means spring is just around the corner!

♥ Happy Valentines Day ♥

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