

JANUARY NEWSLETTER

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The Key To Financial Convenience: A CU Debit Card

In today's fast-moving, tech-driven society, convenience is valuable and often necessary especially when it comes to managing finances. You can easily open the door to instant financial convenience and purchasing power by wisely using your United Credit Union debit card.

Your debit card is a handy tool that allows you to:

- * Quickly and conveniently obtain cash from an ATM
- * Make a PIN-based transaction at no charge
- * Get cash back at the register

A debit or check card can be used as a payment card since it's linked directly to your United Credit Union Checking Account. You're able to pay for purchases easily and conveniently as the funds are deducted right from your account. Debit cards also eliminate the need to carry a lot of cash or actual checks for making purchases.

Just keep in mind that while debit cards are appealing to consumers, they're also prime targets for potential thieves since they offer access to instant cash. Protect your money when using your Debit card by:

- * Keeping track of every transaction so you don't overspend
- * NEVER sharing your Personal Identification Number (PIN) code, with anyone
- * Protecting your PIN. Avoid writing it down, keeping it in your wallet, or saving it on a computer
- * Practicing ATM safety. Always be alert and go with your gut
- * Monitoring your account by checking it frequently
- * Reporting to your credit union immediately if you think your card has been lost or stolen



DEBIT

COOKBOOKS
We still have some on hand if you would like to purchase one.



Get On The Road With A Low-Rate Vehicle Loan

Has your trusty vehicle turned into a rusty vehicle? Worried your car won't make it through another winter? The best time to buy a vehicle is when you need it, but if dealers have 2015 models remaining on the lot at year end, you can probably score yourself a deal. Here are three additional tips to drive a bargain:

1. **Get pre-approved at the credit union.** With a pre-approved loan from the credit union, you can focus on getting the vehicle that best suits your needs. Sure, dealers may have special offers, but these are often restricted to certain makes and models - which may or may not be what works for you.
2. **Be flexible.** Sales people can quickly spot buyers who have fallen in love with a particular model. Keep your mind and your options open; you'll pay less for your ride.
3. **Do your homework.** Spend some time on the Web researching models and prices at edmunds.com and kbb.com (Kelley Blue Book). Check automotive magazines and Consumer Reports. The more you know, the more confident you can be you are making the right decision.

Our loan rates are still great; contact the credit union today.

Thank You Members

As we close the books on 2015 and look forward to 2016, we would be remiss if we didn't take a moment to say "Thank You Members!" We truly appreciate your being a part of the credit union family. Without our valued member/owners, we would not exist. You're putting into action what Roy Bergengren, one of the founders of the U.S. credit union movement, described when he called credit unions a demonstration of "the practicality of the brotherhood of man." As a financial cooperative, your credit union relies on savers to provide the funds for borrowers. When you participate in all the benefits of belonging, you help make the credit union stronger. Thanks for being a member and for your business. We wish you a prosperous, happy, and healthy 2016.

The Last Word

The happiest people don't necessarily have the best of everything; they just make the most of everything that comes their way.

