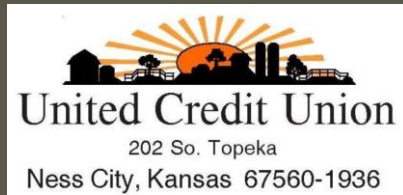


**CLOSED  
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## *Volunteers We Appreciate You*

### **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

# *Master Your Money in 2020*

## *New Years Resolution!*

If getting control of your finances is on your list of New Year's resolutions for 2020, you're probably not alone. Typically, money-related intentions top the list of resolutions. But those good intentions are likely to fail. According to U.S. News and World Report, some 80 percent of resolutions have fallen by the wayside by February. But you can beat those odds.

Here are some tips and tricks to help:

First, you'll need a budget. Just don't call it that. Budgets conjure up images of belt-tightening and denying yourself life's pleasures. Instead, think of your budget as a spending and saving plan.

Next, collect your data. The only way you can figure out where your money is going is to track your spending. It's tedious, but enlightening. Simply by becoming aware of what you're spending money on can help you gain control. So go ahead and buy the latte. But if you'd rather take a cruise next year or put a down payment on new wheels, understand that saving on every day expenses is a path to that result.

Now, set up categories for spending and saving. To maximize your savings, pay yourself first. If you can, do it with automatic transfers from your checking account. It's true that if you don't see it, you won't miss it.

For more information, contact the credit union. We want to help you keep your money management resolutions in 2020.



**Wende Witthuhn**

# Scholarship Program: Live on the Website

Simply click the scholarship tab at [www.unitedcuesscity.org](http://www.unitedcuesscity.org)

Do you know a college student; They may be friends or family members? You'll want to share this information with them to help them with their finances for the upcoming school year!

2020-2021

To be eligible for the program, the student must:

- Student applicant must be a member & primary account holder in good standing with the United Credit Union (The credit union is accepting new members.)
- Applicant must be a sophomore or higher enrolled in college in 2020 & under the age of 27.
- Applicant must have at least a college GPA of 3.0 during the 2019-2020 year.
- Proof of enrollment at an accredited institution; university, community college, trade school or vocational school

Scholarship recipients will be selected based on community involvement as well as a one page essay submitted with school transcriptions online or hand delivered to the office.

**ESSAY QUESTION:**

*“As a credit union member, explain why someone should choose a credit union as their financial institution over alternative service providers, such as for-profit banks?”*

**Holiday SPECIAL**

LOANS UNSECURED UP TO  
**\$2500.00 AT 5% APR**

1 Year Pay Back

11/1/2019 TO 1/31/2020

IF INTERESTED PLEASE STOP BY  
THE OFFICE OR CALL 798.3223

UNITED CREDIT UNION

## Check Out Share Drafts: The Credit Union Checking Account

Checking accounts - they're not all created equally. That's why it's worth checking out opening a Share Draft (checking) Account at the credit union. Chances are our minimum balances and any fees will be lower than your current checking account. Visit our website, take a look at the available options, then compare it to what your account is offering you now. If you like what you see, then call the credit union. We'll help you make the switch, transferring any direct deposits you might have and easing the transition. We think your future self will thank you for making the change. Fewer and lower fees means more money in your pocket, so don't delay.

## eStatements: Easy On You and the Environment

Save yourself some clutter at the same time you save a tree: Sign up for eStatements. Receiving your account statement electronically is easy and secure. Each month, we'll send you an email alerting you that your account statement is available on line. Then you can simply log on to the credit union's website and take a look to make sure everything is in order.

You can download your statement, plus previous statements are also stored on the site. That means no more shuffling through papers on the counter to check on a transaction, or information for your taxes. Your statement is just a few clicks away. And if you spend an extended time away from home, move a lot, or are a student, there are no worries about changing your address. You'll have access anywhere you can go on line. Signing up for e-Statements is easy. Just contact the credit union and we'll help you out!

The winter season is a long one, and once the holidays have come and gone, we're often left with unwanted debt. This low-rate, convenient financing option provides a sense of financial freedom and flexibility since you can use the money for any purpose. Stop by or call the office and see if a secured loan is right for you.

