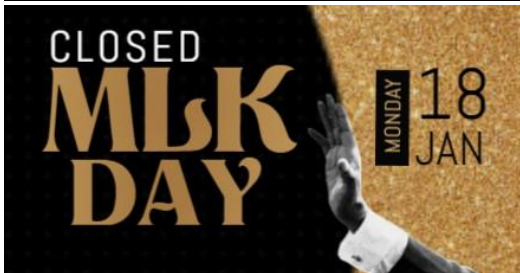


HAPPY



May the new year bless your health, wealth and happiness.



### New Year New Money

If you're happy to say goodbye to 2020, you're not alone. It was a year for the record books and caused many people financial turmoil. So, turn your calendar over to 2021, and get a fresh start on your budget. Here are five do's and don'ts:

1. Don't think of your budget as a budget, but as a money plan. "Budget" can conjure up images of doing without. Instead, a money plan is a way to make sure you are spending and saving in ways that help you meet your goals.
2. Do keep track of your spending for a few weeks. Only by diligently accounting for every penny can you understand if you are spending on things you don't really need.
3. Do watch out for bills you've placed on auto-pay. Auto-payments can be a great idea, for example, putting your credit union loan on autopilot ensures you won't accidentally miss it and wreak havoc with your credit score. But if you're paying for a streaming service you rarely use, that's just money down the out-of-sight, out-of-mind drain.
4. Do comparison-shop for insurance.
5. Don't over-withhold your taxes. If you are expecting a big tax refund, you're just giving Uncle Sam an interest-free loan.

### Need Some Moo-La?

If your cash cow has run dry and you need some moo-la, an Unsecured Loan from the credit union can help. A Signature Loan - or a personal loan - is based on your good name, rather than being based on collateral like a vehicle loan or a home equity loan. They're also sometimes called unsecured loans. Signature loans are often used to start a small business, to pay for a wedding, adoption, or a vacation. They're also a good source of funds for an unanticipated expense such as medical bills, funeral expenses, legal fees, or expensive car repairs. So, if you find yourself in need of funds, visit our website or give us a call to check out our low rates and find information on how to apply.

**HOLIDAY SPECIAL**  
**UNSECURED LOAN**  
 Up to \$2500.00 at 5% apr  
 1 Year Pay Back  
 11/1/2020 to 1/31/2021

Merry Christmas

United Credit Union of Ness City  
 unitedcunesscity.org | 202 S Topeka, Ness City | 785.798.3223

### Thank You to our Volunteers!

#### 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. Asst. – Yvette Schlegel
- Teller – Lauren Crombie
- Teller – Vicki Betz

Lost/Stolen Debit Card  
800.889.5280

Website:  
[unitedcunesscity.org](http://unitedcunesscity.org)

Happy New Year to soldiers everywhere who can't be with their families.



The new year is the perfect time for making positive changes that will simplify your life and improve the world around you. With United Credit Union 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, but the benefits are many:

- \* Faster service - e-Statements become available days earlier than traditional paper statements
- \* More secure - reduce your risk of ID theft by eliminating the paper trail, plus view statements securely via Online Banking
- \* Environmentally friendly - less paper means using fewer trees
- \* Super convenient - access statements from anywhere 24/7 and have them archived for your reference
- \* More efficient - get email notifications when a statement is viewable, and reduce paper clutter in your home

In 2021 why not go the faster, safer, greener route with e-Statements? Make the switch by simply logging into Online Banking, clicking "e-Statements" and following the directions, or call us for details.

## Scholarship Raffle Winners



It isn't a big secret that the United Credit Union likes to be active in our community. Last year to fund our scholarship program we held a Murder Mystery 80's party and with covid putting a damper in our original plans to fund this year's program, we changed route and held a raffle for 2020. We would like to thank every single person that bought a raffle ticket. Our youth are our future and together we can help them achieve their dreams. The winners:

Pit Boss Griddle – Craig Goodman

Boese Speaker – Kenny Koerner

Amazon Firestick – Steve Young

*The Last Word: For every minute you remain angry, you give up sixty seconds of happiness.*

# HAPPY NEW YEAR!

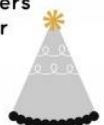


Countdown  
Confetti  
Midnight  
Balloons

Celebration  
Fireworks  
January  
Happy

New Year  
Clock  
Cheers  
Goals

Party Poppers  
Noisemaker  
Resolution  
Sparklers



*Note: words may be hidden horizontally, vertically, diagonally, forward, or backward.*