

JULY NEWSLETTER

United Credit Union

JULY 2016

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

President - Bryan Whipple

Vice-President – Debbie Hamilton

Secretary /Treasurer - Debbie Frank

Director - Jean Schlegel

Director – Steve P. Foos

SUPERVISORY COMMITTEE

Chairwoman - Sabra Clarke

Vicki Schuler

Gay Lee Johnson

CREDIT COMMITTEE

CHAIRMAN - Darcy O'Toole

Monty W. Pfannenstiel

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 8:00 am

UNITED CREDIT UNION

202 S. Topeka

Ness City, KS 67560

785/798-3223 Fax 785/798-3305

www.unitedcunesscity.org

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller

ATTENTION DEBIT CARD USERS!

We are replacing our magnetic stripe cards with the new EMV Smart Chip cards. This replaces your existing United Credit Union Visa debit card. Once you activate this new chip-enhanced card, your current cards will no longer work. Your card number and PIN will remain the same.

FAQ's about your new Smart Chip Card

- **What is a Smart Chip or Chip Card?**
Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.
- **How is the Chip Card More Secure?**
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- **Why is my card being upgraded to be a Chip Card?**
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Back To School With Help From The Credit Union

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3. To protect your eyes, wear sunglasses that block 99 to 100 percent of UVA and UVB radiation.
4. Wear clothing that is tightly woven and dark in color. Darker colors and tightly woven fabrics provide greater protection from the UV rays.
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Vicki Schuler

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Monty W. Pfannenstiel

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785/798-3223 Fax 785/798-3305

www.unitedcunesscity.org

EMPLOYEES

Sandy Reinert, Manager

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785/798-3223 Fax 785/798-3305

www.unitedcunesscity.org

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller

ATTENTION DEBIT CARD USERS!

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Chip technology is already used in other countries and is now coming to the U.S. Your new chip-enabled card provides an extra level of security and is easier to use at places already chip ready.
- **Can I Use My Card for Everyday Transactions or at Non-Chip Terminals?**
Yes! Your chip card will also have the usual magnetic stripe on the back so you can continue using your card at ATMs and Point of Sale Terminals while merchants in the U.S. are transitioning to new terminals.

If you have any questions, please feel free to contact us at the office.



From Sea To Shining Sea: Discover America In An RV
Planes, trains, or automobiles often can get you where you want to go. But if you want to discover America on your own schedule and know where you will be resting your head at the end of the day, then a recreational vehicle may be the way to go. RVs come in all shapes and sizes, so like all big purchases, do your homework. Check out websites such as rvlife.com and gorving.com to help you understand your options and narrow your choices. Go to RV shows and talk to other buyers as well as the sales people. If possible, test-drive the lifestyle by renting before you buy. Then, stop by the credit union for your RV financing. Our friendly staff will help you sort out the rates and terms to fit your budget. Happy trails to you!

Back To School With Help From The Credit Union

Shopping for back to school is second only to the holidays. According to the U.S. Census Bureau, some \$7.7 billion was spent at family clothing stores in August (the latest data available), with only November and December notching higher figures. Sales at bookstores totaled \$2.4 billion, making August the strongest sales month of the year. So it's no wonder sending your scholar back to the classroom is pinching your pocketbook. A Back to School Loan from the credit union can help relieve the pain. With your loan, you can pay cash for your clothing and school supply purchases making it easier to stick to your budget. Paying cash also enables you to use the back to school shopping experience to teach your kids about money. For example, you can give your kids a back to school allowance for certain purchases that they can decide on their own. Show them how to comparison shop to get the most for their money.

WELCOME-STEVE P. FOOS!

The Board of Directors has appointed Steve P. Foos to take Earl Goodman's position as a member of the Board of Directors; their feelings are Steve has a lot to offer to our credit union as a member of the board. We would like to thank Steve for his willingness to fill this volunteer position.

"Sun Wise" Tips For Summer

1. When possible, avoid outdoor activities during the hours between 10 am and 4 pm. This is when the sun's rays are the strongest.
2. Always apply a broad-spectrum (protection against both UVA and UVB) sunscreen with a Sun Protection Factor (SPF) of 15 or higher to exposed skin. Be sure to reapply often.
3. To protect your eyes, wear sunglasses that block 99 to 100 percent of UVA and UVB radiation.
4. Wear clothing that is tightly woven and dark in color. Darker colors and tightly woven fabrics provide greater protection from the UV rays.
5. Some medications, such as antibiotics, can increase your skin's sensitivity to the sun. Be sure to ask your doctor or pharmacist about the medications you are taking.
6. Wear a hat with a wide brim all around. It protects areas often exposed to the sun, such as the neck, ears, eyes, forehead, nose, and scalp.
7. Remember that UV rays bounce off sand, snow, concrete, and water.

The Last Word

The simplest toy is one which even the youngest child can operate - it's called a grandparent!

JULY NEWSLETTER

United Credit Union

JULY 2016

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

President - Bryan Whipple

Vice-President - Debbie Hamilton

Secretary /Treasurer - Debbie Frank

Director - Jean Schlegel

Director - Steve P. Foos

SUPERVISORY COMMITTEE

Chairwoman - Sabra Clarke

Vicki Schuler

Gay Lee Johnson

CREDIT COMMITTEE

CHAIRMAN - Darcy O'Toole

Monty W. Pfannenstiel

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 8:00 am

UNITED CREDIT UNION

202 S. Topeka

Ness City, KS 67560

785/798-3223 Fax 785/798-3305

www.unitedcunesscity.org

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller

ATTENTION DEBIT CARD USERS!

We are replacing our magnetic stripe cards with the new EMV Smart Chip cards. This replaces your existing United Credit Union Visa debit card. Once you activate this new chip-enhanced card, your current cards will no longer work. Your card number and PIN will remain the same.

FAQ's about your new Smart Chip Card

- **What is a Smart Chip or Chip Card?**
Your chip card comes with an encrypted microchip embedded in the card. The microchip provides an enhanced layer of security to your transactions.
- **How is the Chip Card More Secure?**
The embedded microchip provides unique data specific to your card and the transaction being processed. These security features make your new chip card extremely difficult to counterfeit.
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