



July 2022 Newsletter

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Thank you to all our volunteers
We Appreciate YOU!

Back To School Expenses?

Help with those back to school expenses is as easy as A-B-C, but smart shoppers will start with "B" for "budget." Figure out what your young scholars will need to return to the classroom and estimate the cost. Have they outgrown shoes and clothes? What supplies are required? Once you have an estimate, it's "A" for "apply." Get a back to school loan from the credit union for the amount you will need, so you can shop with "C" for "cash." This saves you money two ways. For one, money experts agree that people who have a budget and use cash for purchases spend less than those who don't and use a credit card. And two, department store charge cards can have interest rates as high as 28 percent or even higher. Get the school year off to a good start with a back to school loan from the credit union.



UNITED CREDIT UNION
- BACK TO SCHOOL
SPECIAL LOAN RATES!

NEED A LITTLE EXTRA
MONEY FOR BACK-TO-
SCHOOL EXPENSES?

e-Statements
The expressway for your monthly statements

Did You Miss Us? Night Depository Has You Covered

If a last-minute phone call from the boss or an unexpected visitor kept your schedule from being in sync with the Credit Union's, not a problem. Our night depository is open for business even if we've gone for the day. Use the night depository to drop off cash or a check for deposit or make a loan payment. Endorse any checks as "for deposit only," and clearly and legibly write your name and account number on the envelope provided. Then just drop it in the night depository. You can be on your way, knowing that your deposit is safe and secure. We'll process the transaction when the credit union opens the next business day. That's it: Easy-peasy. But feel free to contact us with any questions or concerns.

**BORROW UP TO \$2,500.00 AT 5.00% ANNUAL
PERCENTAGE RATE**

**FOR TERMS AND QUALIFICATION CONTACT: SANDY
AT THE OFFICE BY CALLING 785-798-3223 OR STOP
BY THE CREDIT UNION.**

KIDS MONEY CAMP



Our 4th annual Kids Money Camp was a great success. Thank you to everyone in the community who stopped by to purchase lemonade and cookies. The kids “squeezed the day” by learning about money through selling the lemonade and cookies; other activities included a caterpillar coin game, fishing money game, money worksheets, money paper crafts, sink your money boat. The kids also played freeze tag and bucket brigade to cool off. A special thanks to our volunteers who helped to make this day a success: Peggy Bain, Tonya Fenley, Jordyn Fenley, Denise Gross, Ethan Healzer, Marlinda Henry, Jade Henry, Addi Reinert, Bryson Reinert and Kendra Witthuhn.

Establishing Health Credit

The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- * Start slowly. Don't apply for more credit than is needed.
- * Don't charge more than can be paid off at the end of the month.
- * Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- * Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- * Pay "ALL" your bills on time. One of the most important steps in building and maintaining a solid credit history is to pay all of your bills on time each month.
- * Get another form of credit (an auto loan, personal loan or some other installment debt). Having different kinds of debt helps your credit score.
- * If you want to boost your credit history and credit score, you'll want to keep your total monthly charges well within your credit limit.
- * Regularly read your credit report. One way to build a positive credit history is to make sure you know what information is being reported. You can visit www.annualcreditreport.com

Office Hours:

Monday-Friday

9:00 a.m. to 4:00 p.m.

Drive up opens at 8:00 a.m.

www.unitedcunesscity.org

Lost or Stolen Debit Card
Call 1-800-528-2273

