

UNITED CREDIT UNION

November 2017

VOLUNTEERS

WE APPRECIATE YOU!!!

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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 8:00am

www.unitedcunesscity.org

United Credit Union
202 S. Topeka
Ness City, KS 67560

785/798-3223 Fax 785/798-3305

Employees

Sandy Reinert Manager
Yvette Schlegel, Adm. Assistant
Lauren Crombie, Teller

**HOLIDAY LOAN SPECIAL
PROMOTION
\$2,500.00 FOR 1 YEAR
AT 5.00% APR
COME IN AND CHECK OUT
THE DETAILS!**

Follow us on
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Ness City**
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to see what we are up
to.

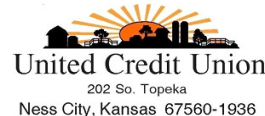
Go Green. Go Paperless.

Free * Fast * Secure * Green * Convenient



Switch to E-Statements Today!

Call the Office Today 785.798.3223



**Now is
the time!**

Open a new credit union
credit card and save!

Apply at <https://mycard.com>

**0.00%
APR**

Open a new credit union credit card
between 10/01/2017 – 11/30/2017 with
no balance transfer fee and receive a
special introductory rate of **0.00%***
for the first 6 months on purchases and
balance transfers.

Talk to a credit union representative today!

*Promotional rate of 0.00% APR is only available on new credit union credit cards opened between 10/1/17 and 11/30/17. This rate is only available on new credit union credit cards. After promotional time frame expires, remaining balances will migrate to standard APR. Standard APR is currently ranging from 10.90% to 19.90%. No balance transfer fee. Please call 1-888-415-6154 or visit <https://mycard.com> for complete details. *Annual Percentage Rate.

Make The Switch To e-Statements

Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account

and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

And, you won't have to worry about your personal infor-



mation sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call, click, or stop by the credit union.

If you switch to e-statement your name will be entered in a drawing for a chance to win to \$25.00.

Beware Of Online Tax Fraud

Being able to file your taxes online may have simplified this April ritual, but it's also made it easier for cybercriminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. There's no reason to believe the 2017 tax season will see any less crime. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- * Avoid giving out personal information, unless it is to a trusted entity like the credit union.
- * Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- * Don't believe promises of "free money" from inflated refunds.
- * Back up data and store your electronic tax files securely.
- * Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.

Also, know that the IRS only uses written communications to connect with taxpayers to request personal information. Any electronic communication - email, text, or social media - is fake. For more tips on staying safe online, please visit www.dhs.gov/stopthinkconnect.

the LAST Word

If you change the way you look at things, the things you look at change.

Inside Story Headline

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find “filler” articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in

your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you’re finished writing your newsletter, convert it to a Web site and post it.



Caption describing picture or graphic.

Inside Story Headline

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note

business or economic trends, or make predictions for your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.

“To catch the reader’s attention, place an interesting sentence or quote from the story here.”

Inside Story Headline

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you’re trying to convey. Avoid

selecting images that appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the article. Be sure to place the caption of the image near the image.



Caption describing picture or graphic.

Microsoft

Primary Business Address

Address Line 2
Address Line 3
Address Line 4

Phone: 555-555-5555

Fax: 555-555-5555

Email: someone@example.com

We're on the Web!
example.com

Business Tagline or Motto



Organization

This would be a good place to insert a short paragraph about your organization. It might include the purpose of the organization, its mission, founding date, and a brief history. You could also include a brief list of the types of products, services, or programs your organization offers, the geographic area covered (for example, western U.S. or European markets), and a profile of the types of customers or members served.

It would also be useful to include a contact name for readers who want more information about the organization.

Inside Story Headline



Caption describing picture or graphic.

This story can fit 175-225 words.

If your newsletter is folded and mailed, this story will appear on the back. So, it's a good idea to make it easy to read at a glance.

A question and answer session is a good way to quickly capture the attention of readers. You can either compile questions that you've received since the last edition or you can summarize some generic questions that are frequently asked about your organization.

A listing of names and titles of managers in your organization

is a good way to give your newsletter a personal touch. If your organization is small, you may want to list the names of all employees.

If you have any prices of standard products or services, you can include a listing of those here. You may want to refer your readers to any other forms of communication that you've created for your organization.

You can also use this space to remind readers to mark their calendars for a regular event, such as a breakfast meeting for vendors every third Tuesday of the month, or a biannual charity

auction.

If space is available, this is a good place to insert a clip art image or some other graphic.