

November 2021

NEWSLETTER

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Mon-Fri 9AM-4PM Drive Thru 8am



United Credit Union

Holiday
Loan Special
2022

Merry Christmas & Happy New Year

Valid 11/1/21 to 1/31/22
Up to \$2500.00 at 5% APR

Apply online at www.unitedcuesscity.org or call our office at 785.798.3223.

Holiday Magic Starts Here

If you're looking to put some magic in your holidays see the credit union for a holiday loan. A holiday loan can help make the Ghost of Christmas past disappear. That's because it's easy to be tempted to use your credit cards to pay for the extra expenses associated with the holidays, only to regret it when the payments come due in January 2022. Start by setting your budget for gifts, postage or shipping, decorations, special meals, any travel or entertainment, or other expenses that you may have. Then contact the credit union to apply for a Holiday Loan. If you use your credit card for say, online purchases, establish a pre-set spending limit. Then when your statement arrives, you can pay off those holiday expenses in full. If you're shopping local, have your loan proceeds transferred to a prepaid card you can use for purchases. A Holiday Loan can help you celebrate the season at the same time you stick with your spending plan.



Direct Deposit

If you get a recurring payment from your job, retirement plan or Social Security or are entitled to an income tax refund, use direct deposit to your credit union account for fast and easy access. The funds are deposited electronically, usually to your checking account, and are available immediately. But if you have future plans, like a down payment on a vehicle or a house, college for the kids, or a vacation, you'll want to have some portion of your funds squirreled away into your share savings account. It's easy to arrange for an automatic transfer. Putting your savings on autopilot is a tried-and-true way of reaching your savings goals because what you don't see, you don't miss. Contact the credit union to find out how to use Direct Deposit to simplify your spending and savings plan.

**CLOSED VETERANS DAY,
NOVEMBER 11, 2021**



HAPPY
Thanks Giving

CLOSED NOVEMBER 25-26
Lets eat, drink & be thankful
We will open with regular hours November 29

Less Screen Time

Have your parents been on your case to put down your iPad, tablet or phone? Are they always trying to pull you away from TV or video games? You might think they're nagging, but they're actually trying to bring on the fun and make you healthier all in one!

Studies have shown that kids who spent less time on screens slept more, had better grades, lower body fat, and less aggression. This is because they had more time to spend with friends and family, to be outdoors playing, reading a book, or playing an instrument. While technology can teach us certain things and help us connect online, it can also lead to violent behavior and a lack of interest in other activities.

Keep reading for some tips on how you can work with your parents to reduce screen time, and make life happier and healthier for everyone in your family.

1. Create "Tech-Free Zones". Set rules about places in your house where devices aren't permitted.
2. Unplug and detox. Figure out a time together for the entire family to unplug from devices and spend time together.
3. Be a role model for parents. Sometimes parents spend too much time texting, working, watching Netflix or going on social media. Remind them, in a nice way, that the rules apply to them too.
4. Do other activities. Board games, reading, biking, camping or baking can replace gaming, net surfing, posting, and apps. It might be hard at first, but it will be worth it.
5. Keep your bedroom screen-free. Do your best to keep TVs, computers and video games out of your bedroom. This will help you focus and sleep.

Got Credit? We've Got A Loan For You

Interest rates are great, so there's rarely been a better time to borrow. Worried your car will lose the battle with Old Man Winter, falling victim at the worst possible time? A loan for a new or reliable used vehicle can help ease your anxiety. Time to upgrade your kitchen or bath, or increase the energy efficiency of your home with new windows or a replacement furnace? An unsecured loan at UCU could help. Need a winter getaway? A Vacation Loan can make impossible. Too many high interests rate credit card payments? A Consolidation Loan can not only simplify your life, but also potentially save you a bundle of cash. Your credit union is here to help you use credit wisely. For an application or more information, contact the credit union today. You can find online loan applications at www.unitedcunesscity.org



As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2021 marks the 102nd anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. President Woodrow Wilson proclaimed November 11, 1919 as Armistice Day to mark the one-year anniversary of the end of the First World War. It was the first nationwide commemoration; the name was officially changed to Veterans Day by an Act of Congress in 1954.

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