



November 2022 Newsletter



Board of Directors:

President- Debbie Hamilton
Vice President- Derric Fuchs
Secretary/Treasurer- Jennifer Foes
Directors Adam Healzer & Jan Rider

Supervisory Committee:

Chairwoman- Sabra Clarke
Vicki Schuler
Tonya Fenley

Credit Committee:

Chairman- Darcy O'Toole
Annetta Fellhoelter
Nancy Pfannenstiel

Employees:

Manager- Sandy Reinert
Administrative Asst.- Yvette Schlegel
Tellers- Kristol King & Vicki Betz

Thank you to all our volunteers
We Appreciate YOU!

Merger with Heartland Credit Union

What has been proposed to take place between United Credit Union and Heartland Credit Union?

After extensive discussions, the Boards of Directors of United Credit Union and Heartland Credit Union have determined that a merger between the two institutions would provide benefits to both memberships. United Credit Union members will have access to more and improved financial products and services, better technology and digital banking services, longer service hours, and a larger network of branches across western and central Kansas.

Heartland benefits by expanding their branch network in the region which will provide for future growth opportunity. The combined credit union will operate under the Heartland Credit Union name and leadership team.

Why have the two credit unions proposed a merger?

As the need to provide more financial products, better technology and more convenient services grew, it became clear to the United Board that a partnership with a larger credit union would be the best path to achieving those goals for our members. Heartland's wide range of products and services, enhanced technology, and their commitment to excellent member service made them the clear choice for a merger partner. As Heartland's membership continues to expand in western Kansas, this provides members in the area with a convenient branch location.

Visit hcu.coop for more information on Heartland Credit Union. Call our office if you have questions 785-798-3223

Your CU Is Where You Belong

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive rates on savings and loans, lower fees, and local service. A credit union membership is something you can share with your family. Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.



NOVEMBER 8TH—ELECTION DAY



**Our office will be closed on
Thursday, November 24 and
Friday, November 25th for
Thanksgiving.**

Tips to Improve your Credit Score

How much you earn and how much you spend are both important numbers in your financial life. But there's another number with an impact on your financial security: your credit score. Your credit score is a three-digit number the credit union and other lenders use to decide if you qualify for loans and credit cards at the most favorable terms. The higher your score, the better your chance of getting the best rate available - saving you money.

Because the credit union and other lenders want you to pay us back, your credit score is based on a formula or algorithm that is used to predict how likely it is you will make your loan or credit card payment on time. There are numerous scoring models, but a majority of them consider your payment history, how many credit cards you use, how long you've had accounts open, the types of accounts you have and how often you apply for new credit.

If you have a low credit score, it will take time to raise it. Be wary of any credit-repair outfits promising a quick fix. Usually, about 70 percent of your score is based on whether you pay your bills on time, so that's a good place to start. The models also take into account how much credit you use, versus your credit limit. This credit utilization ratio rewards those with low balances. Resist the urge to open new credit card accounts, no matter how good a deal it seems at the time. Unless you are paying fees, don't close the credit card account you've had the longest.

It's also a good idea to check your credit report regularly. Your credit report is a summary of your credit history and any errors on it could be affecting your score. You are entitled to a free copy from the three major credit reporting agencies every 12 months. Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.



Holiday Loans
SPECIAL LOAN RATES!

Borrow up to \$2,500.00 at 5.00% Annual Percentage Rate

United Credit Union
202 So. Topoka
Neos City, Kansas 67560-1936

For Terms & Qualifications Contact:
Sandy Reinert
785-798-3223

NEED A LITTLE EXTRA MONEY FOR THE HOLIDAY SEASON EXPENSES?

EXP. JAN 31, 2023

Thank you for your Service

A great big thank you from United Credit Union to the brave men and women - our veterans - who have devoted themselves to preserving America's freedom. As you go about your daily life, keep in mind that "freedom is not free." Take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.

Our office will be closed on Friday, November 11, 2022



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

833-933-1681

Dispute Line

866-279-1399

