



October 2022 Newsletter



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Secretary/Treasurer- Jennifer Foos
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Chairwoman- Sabra Clarke
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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!



International Credit Union Day October 20, 2022

“Ultimately our goal is for more people to understand the important role credit unions play in their community,” said Megan Crowson, manager of consumer engagement for CUNA. “If we can encourage someone to reach out to a credit union for help on their financial journey, then this program was a success!”

HALLOWEEN SAFETY TIPS

1. Put electronic devices down, keep heads up and walk, don't run, across the street.
2. Teach children to make eye contact with drivers before crossing in front of them.
3. Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic.
4. Watch for cars that are turning or backing up. Teach children to never dart out into the street or cross between parked cars.
5. Join kids under age 12 for trick-or-treating. If kids are mature enough to be out without supervision, tell them to stick to familiar areas that are well lit and trick-or-treat in groups.
6. Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.
7. Have kids carry glow sticks or flashlights to help them see and be seen by drivers.
8. Slow down and be especially alert in residential neighborhoods. Children are excited on Halloween and may move in unpredictable ways.
9. Turn your headlights on earlier in the day to spot children from greater distances.
10. Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. Be especially alert for kids during those hours.

CLOSED MONDAY, OCTOBER 10TH FOR COLUMBUS DAY

Reminder: When writing or endorsing a check don't use pencil, because

it can be erased or altered. It's best to use Black or Blue ink pen. Using colored gel pens are also discouraged, due to the electronic readers that financial institutions now use to process checks.





REAL DEALS FOR WHEELS

GET YOUR VEHICLE LOAN AT UNITED CREDIT UNION

Auto dealer financing offers come and go. And those special deals may be limited to only certain makes or models - typically the slow-selling ones. Plus, "not all buyers will qualify"; that means only those people with impeccable credit histories are eligible for those zero-or-very-low interest rates.

At your credit union, we offer fair and competitive rates on loans every day on all makes and models. Whether you're considering wheels that are new or new-to-you, see the credit union for a pre-approved loan. With a pre-approval, you have the freedom to visit multiple dealers, putting you in a better bargaining position with any of them. You can shop as though you are a cash buyer. Just don't let on that you have the financing in your pocket. Financing is a profit center for dealers, and although their primary goal is to sell you the car, truck or SUV, the salesperson may try to make up the income from the lost loan in other ways. So be coy about how you intend to pay for the vehicle until you have negotiated your best deal. Do your homework, too. Check Web sites such as edmunds.com, kbb.com (Kelley Blue Book), fueleconomy.gov, and the April issue of Consumer Reports magazine to compare features and prices. Remember the proverb, "He who is well prepared has won half the battle." With your preparations and a pre-approved loan from the credit union, you can find a real deal for your wheels.

Don't Let It Happen To You!

The fastest growing crime in America is identity theft, and the best protection is prevention. Here are some tips to safeguard your good name:

1. Protect your Social Security number. Do not carry your card in your wallet.
2. Do not give out your personal information unless you made the contact. Scam artists "phish" for victims by pretending to be credit unions, banks, stores, government agencies, etc. They do it by phone, email, and snail mail.
3. Shred papers with personal information. Always shred credit card offers that you don't use. Also, shred those "convenience checks" you don't use.
4. Open your credit card bills and bank statements right away. Check for unauthorized charges or withdrawals and report them immediately.
5. Protect your computer from viruses and malware. Use firewall, virus, and spyware protection software - make sure it is updated regularly. Always use "strong" passwords.
6. Always click with caution online. Only enter personal information on secure Web pages with "https" in the address bar and make sure the padlock is closed.

Daylight Savings Ends November 6, 2022



The Last Word

The best and most beautiful things cannot be seen or even touched. They must be felt on the heart.



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



Your Credit Union has the best
Vehicle Loan Rates in town