



# Chronicles

Summer 2021 Member Newsletter



## WHAT'S INSIDE THIS ISSUE

- A word from the President
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## CALENDAR ITEMS

- July 5th- UCU Offices Closed
- Aug. 6th- Fulton Member BBQ
- Aug. 13th Troy Member BBQ
- Aug. 20th- Vandalia Member BBQ
- Aug. 27th- Mexico Member BBQ
- Sept. 3rd- Columbia Member BBQ
- Sept. 6th- UCU Offices Closed
- Sept. 10th- Moberly Member BBQ
- Oct. 11th- UCU Offices Closed
- Nov. 11th- UCU Offices Closed
- Nov. 25th- UCU Offices Closed
- Dec. 24th- UCU Offices Close @ Noon
- Dec. 25th- UCU Offices Closed
- Jan. 1st- UCU Offices Closed

## ASK ABOUT OUR AUTO PROMO

Are you in need of a new car? Or maybe tired of paying those high interest rates somewhere else? Perfect, United Credit Union's Auto Promo is happening now! Get a great rate on a new auto loan, or refinance your current loan from another institution with United Credit Union! Here, EVERY new approved loan is a winner!

**FOLLOW US ON FACEBOOK TO STAY UP TO DATE!**

## OPPORTUNITY FOR SAVINGS

*Brent H. Sadler President/CEO*

- This has been an exciting time for UCU with the construction of our new branch in Mexico. We moved to 907 E. Liberty St. in Mexico on June 7 and hope our members enjoy the beautiful new branch!
- The temperatures are heating up and so is our auto promotion! Every single member that applies for a loan for a vehicle, boat, motorcycle, camper, tractor, UTV, etc. will receive a scratcher ticket and every single ticket is a winner! Along with the loan promotion, we are also paying members up to 1% cash back (\$400 max cash back) when you refinance your auto loan from another lender. Give us a chance to save you some money with your monthly payment and pay you the 1% rebate on top of that. Don't wait because this promotion is for a limited time only. You can call, visit any of our offices, or apply online today and we'll do our best to make that purchase possible.
- With things starting to get back to normal, it means vacations are getting underway for many families. We have great VISA® credit cards that you may want to take advantage of. For qualified borrowers, you can get 1% cash back on your purchases, with a low interest rate and no annual fee. Check it out today!
- I would like to thank you for your continued support and loyalty to UCU. Because of you, we have added our mobile branch that we have been able to take to many of our employee groups and events. We hope to see you at an event this summer. We are UNITED!

## YOUR BILLING RIGHTS (KEEP FOR FUTURE REFERENCE)

*This notice contains important information about our responsibilities under the Fair Credit Billing Act.*

### **Notify us in case of errors or questions about your statement -**

If you think your statement is wrong or you need more information about a transaction on your statement, write to us on a separate sheet at:

**United Credit Union, PO Box 858, Mexico, Mo 65265**

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

## **NON-VISA® DEBIT TRANSACTION PROCESSING RULES**

United Credit Union enables non-VISA® debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-VISA® debit transaction may occur on your United Credit Union debit card through the following networks: STAR, PULSE, Alaska Option (A/O) or CO-OP. Below are examples to distinguish between a VISA® debit and Non-VISA® debit transaction:

- To initiate a VISA® debit transaction at the point-of-sale, the cardholder signs a receipt, provides a card number (e.g. in an e-commerce or mail/telephone order), or swipes the card through a point-of-sale terminal.
- To initiate a non-VISA® debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA® transaction.

A non-VISA® debit transaction will not provide the zero liability protection benefits and, if a Rewards program is present, a non-VISA® debit transaction may not be an eligible Rewards transaction.

Provisions of the cardholder agreement relating only to VISA® transactions are inapplicable to non-VISA® transactions.

## **SCHOLARSHIPS AWARDED**

UCU was proud to award (9) \$1,000 scholarships to area high school seniors this year. The recipients of those scholarships are as follows, Maelea Parrish, Samuel Lynn, Ethan Chapman, LaTrell Wright, Matthew Huemann, Ian Williams, Alyson Mosley, Paiyton Burnett, and Seth Carnahan. Congratulations!

### *Continued*

1. Your name and account number
  2. The dollar amount of the suspected error
  3. Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days we must either correct or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone that we report to that you have a question about your statement. We must also tell you the name of anyone we reported you to. We must tell anyone that we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement is correct.

## **SPECIAL RULE FOR CREDIT CARDS**

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right (a) You must have made the purchase in your home state, or, if not within your home state within 100 miles of your current mailing address, and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## **IN CASE OF ERRORS/QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us at the aforementioned address as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

Tell us your name, account number, and the dollar amount of the suspected error.

Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the provisional amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation. Upon completion of research, a provisional credit may be removed or made permanent, depending on the outcome of the investigation.