

# UWU Chronicles

SEMI-ANNUAL NEWSLETTER FROM  
UNITED CREDIT UNION

Winter 2023 Member Newsletter



## WHAT'S INSIDE THIS ISSUE

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## CALENDAR ITEMS

January 2nd - UCU Offices Closed  
January 16th - UCU Offices Closed  
February 20th - UCU Offices Closed  
May 29th - UCU Offices Closed  
June 19th - UCU Offices Closed  
July 4th - UCU Offices Closed

## PERSONAL LOANS

With winter weather upon us, unexpected expenses can arise. Your heating bills rise, your furnace goes out, your car is making a weird noise, etc. Whatever problems winter weather may be causing you, United Credit Union's personal loans can help cover those costs. We offer personal loans up to \$50,000 with incredibly low APR\*. Don't stress about winter expenses, come see a Member Service Representative at any UCU branch for more details.

\*APR= Annual Percentage Rate

**FOLLOW US ON FACEBOOK!**

## OPPORTUNITY FOR SAVINGS

*Brent H. Sadler President/CEO*

As we come to the end of 2022, we are very happy to report that it was a productive and successful year at United Credit Union. UCU's focus and mission is to provide our member-owners with the best products and services possible.

There will be some exciting changes coming in the first quarter of 2023, with the upgrade of our digital banking platform. However, we are asking for your help. As we implement these changes, we need you to update your contact information and help us get the word out to all of our members. Updating this information will help everyone by keeping lines of communication open as we transition to this new platform.

The current economic forecast is not a very positive one, but please know that United Credit Union will be here for our members. There may be challenging times ahead, but know that our members are our first priority and UCU will help in any way we can.

On behalf of the incredible staff, management and Board of Directors, we would like to wish you and yours a very prosperous New Year!

"WE ARE UNITED!"

## PROTECT YOUR PERSONAL INFORMATION

*Over the past few years many taxpayers have become victims of identity theft when someone obtains their personal information and files a fraudulent tax return in their name. You may not know this has happened until you've been unable to e-file your tax return because of a duplicate SSN.*

### **REDUCE YOUR RISK OF BEING A VICTIM**

- Use security software and select strong passwords.

## THINGS TO KNOW

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Want to keep up on what's going on at United Credit Union and in our communities? Follow our Facebook page - [www.facebook.com/unitedcu](http://www.facebook.com/unitedcu).

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With debit and credit card fraud on the rise, it is even more important for you to let us know when you are traveling or will be charging anything to your cards that may appear unusual (i.e. larger than normal dollar amounts or increased number of transactions). Once we roll out "Phase 2" of our new digital banking platform, you will have access to plenty of card control features that allow you to easily notify us of these changes while you're on the go!

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Help us limit the amount of paper we distribute by signing up for e-statements. Not only are you protecting the environment, but you are also making statements more easily accessible for yourself! Our new digital banking platform will make viewing your e-statements easier than ever!

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Our privacy policy has not changed. You may review our annual privacy notice through the website [www.unitedcu.org/privacy-policy](http://www.unitedcu.org/privacy-policy) or by calling 573.581.8651 to request a free copy be mailed to you.

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## Continued

- Avoid phishing emails, texts, and threatening phone calls. The IRS does not initiate contact with taxpayers by email or text messages to request information.
- Do not click on links or download attachments from unknown or suspicious emails.
- Protect your personal information. Don't carry your social security card around with you and protect your tax documents (W2's, 1099's, etc.).

### WHAT TO DO IF YOU BECOME A VICTIM

If you become a victim of tax-related identity theft, the IRS recommends that you:

- Respond immediately to the IRS, if they contact you by mail.
- Complete IRS form 14039 (Identity Theft Affidavit) if your e-filed tax return is rejected because of duplicate SSN filing.
- Call 1-800-908-4490 if you struggle to get the issue resolved.

## VISA® BALANCE TRANSFER

We are once again offering a VISA® Balance Transfer opportunity this winter. Transfer your balance from another credit card starting January 3rd through March 31st and only pay 2.9% APR\* for six months! You can also transfer balances from hospital bills, school expenses, taxes or any other bills you wish to consolidate. No catch, no transfer fees - just a great rate and great service. After six months, APR\* will revert to the original qualified rate on our application. UCU's VISA® is proud to offer a fixed rate to our members. We will never surprise you with extra fees. Apply online or at one of our six locations to start saving today!

*\*APR = Annual Percentage Rate. 1% cash back is only available on limits of \$5,000 or over. 1% cash back is applicable on purchases only. Balance transfers and cash advances do not qualify.*

*Rate stated as of 1/1/2023 and subject to change. You cannot use this promotion to pay off another UCU loan. Introductory rate effective 6 months from balance transfer and based on qualified credit. After 6 months, rate will revert back to rate based on creditworthiness. See Member Service for Terms and Conditions.*

## IMPROVING OUR SERVICE TO YOU

Out with the old, in with the new! Coming 2023, United Credit Union will be upgrading your digital banking experience with an ALL-NEW digital banking platform. This includes a new mobile app, a new online banking application and upgraded card controls! The new platform will be modern, sleek and above all, user-friendly! To prepare for this change, all we ask is that you update your contact information. To protect your data, two factor verification will be required on the new system. To make sure you can log-in smoothly and successfully, your information will need to be accurate in our system.

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United Credit Union now offers Video Banking! This means you have the ability to get approved for that new loan from the comfort of your very own home! Simply pull up our web address ([www.unitedcu.org](http://www.unitedcu.org)), click the "Video Banking" link and follow the on-screen prompts. It's that easy!

## UCU OFFERS HELOC'S

UCU offers HELOC's! That's right, UCU has Home Equity Line of Credits! Starting March 1st through April 28th, we're offering a special rate of 3.9% APR\* for six months! Stop by any branch or give us a call for more information!

*\*APR = Annual Percentage Rate. Rate stated as of 3/1/2023 and subject to change. Rate effective 6 months from open date and will then revert back to rate based on creditworthiness.*

See Real Estate Department for details.

