

## Board And Management Staff

Board of Directors	Term Expires
Ray Kline, Chairman	2010
Carl Milby, 1st Vice Chair	2010
Homer Weinberg, 2nd Vice Chair	2009
Lary Reed, Sec/Treas	2011
Tracy Cox	2009
Kevin Cummings	2009
Bill Mills	2011
Vaughn Tribble	2011
Mike Welsh	2010

Supervisory Committee	Term Expires
Evelyn Gasper, Chairman	2010
Jack Fillingier	2010
Lary Brown	2011
Jared Fears	2009

Credit Committee	Term Expires
Gordon Corn, Chairman	2011
Mary DeLaet	2009
Amy Batts	2010

### Nominating Committee

Bill Mills, Chairman  
Lary Reed  
Vaughn Tribble

### Management Team

Chris McCreary, President  
Michael Augustine, Vice President of Financial Services  
Ed Foster, Vice President of Support Services  
Julie Green, Vice President of Finance  
Kelly Black, Human Resources/ Training Director  
Esther Hinkle, Operations Director  
Jana Magnuson, Accounting Director  
Rich Webster, IT Director  
Kathey Atkinson, Financial Services Underwriter

Think Outside  
The Bank



UNITED  
CONSUMERS  
CREDIT UNION  
www.uccumo.com



## Join Our Board Of Directors

One of the ways credit unions differ from banks is that they have a volunteer board of directors. Because of this, the decisions about the organization, direction, programs and policies that govern credit unions are based on the benefits they provide to members, not profits to the board members.

If you are interested in running for the United Consumers Board of Directors, you can contact the board **no later than Thursday Aug. 21, 2008**. Please send your request to:

United Consumers Credit Union  
Attn: Nominating Committee  
2326 S. Savage  
Independence, MO 64055



### Holiday Closings

UCCU will be closed in observance of the following holidays:

**Friday, July 4 & Saturday, July 5**  
Independence Day observed  
**Monday, Sept. 1**  
Labor Day  
**Monday, Oct. 13**  
Columbus Day

## Office Locations And Hours

Phone .....816-325-6900  
Toll Free .....1-800-580-9303  
Fax .....816-461-6355  
MAC24 .....816-461-3925  
(24-Hour Audio Response Telephone Access)  
CU Anywhere .....www.uccumo.com

### Savage Branch – Main Office

2326 S. Savage, Independence, MO 64055  
**Lobby**  
Mon.-Fri. ....9:30 a.m. to 5:30 p.m.  
Sat. ....9:30 a.m. to 12:30 p.m.  
**Drive-Up**  
Mon.-Fri. ....7 a.m. to 6 p.m.  
Sat. ....8:30 a.m. to 12:30 p.m.

### Truman Branch

400 W. 24 Hwy., Independence, MO 64050  
**Lobby**  
Mon.-Fri. ....9:30 a.m. to 5:30 p.m.  
Sat. ....9:30 a.m. to 12:30 p.m.  
**Drive-Up**  
Mon.-Fri. ....7 a.m. to 6 p.m.  
Sat. ....8:30 a.m. to 12:30 p.m.

### Raytown Branch

8730 E. 63rd St., Raytown, MO 64133  
**Lobby**  
Mon.-Fri. ....9:30 a.m. to 5:30 p.m.  
Sat. ....9:30 a.m. to 12:30 p.m.  
**Drive-Up**  
Mon.-Fri. ....7 a.m. to 6 p.m.  
Sat. ....8:30 a.m. to 12:30 p.m.

### Susquehanna Branch

16300 E. 24 Hwy., Independence, MO 64056  
Phone .....816-796-1515  
Fax .....816-796-7591  
Toll Free .....877-225-5128  
**Lobby**  
Mon.-Fri. ....9:30 a.m. - 5:30 p.m.  
Sat. ....9:30 a.m. - 12:30 p.m.  
**Drive-Up**  
Mon.-Fri. ....7 a.m. - 6 p.m.  
Sat. ....8:30 a.m. - 12:30 p.m.

### Railway Mail Branch

Union Station – Theater Level  
30 W. Pershing Rd., Ste. 650  
Kansas City, MO 64108  
Phone .....816-796-1515  
Fax .....816-842-9726

### Lobby

Mon.-Thurs. ....9 a.m. - 4:30 p.m.  
Fri. ....9 a.m. - 5:30 p.m.  
**Teller**  
Mon.-Thurs. ....8 a.m. - 4:30 p.m.  
Fri. ....7 a.m. - 5:30 p.m.

### South Belt Branch

724 N. Belt Hwy., St. Joseph, MO 64506  
Phone .....816-279-3693  
Fax: .....816-279-9674  
**Lobby**  
Mon.-Fri. ....9:30 a.m. - 5:30 p.m.  
Sat. ....9:30 a.m. - 12:30 p.m.  
**Drive-Up**  
Mon.-Fri. ....7 a.m. - 6 p.m.  
Sat. ....8:30 a.m. - 12:30 p.m.

### Shared Branch Location

301 NW Englewood Rd., Gladstone, MO 64118

### Free ATM Locations

2326 S. Savage, Independence  
400 W. 24 Hwy., Independence  
16300 E. 24 HWY., Independence  
8730 E. 63rd Street, Raytown  
2550 S. 291 Hwy, Independence  
(City Credit Union)  
1201 Jules St., St. Joseph  
3011A N. Belt, St. Joseph (in convenience store)  
724 N. Belt Hwy., St. Joseph  
Union Station, 30 W. Pershing,  
Ste. 650, Kansas City  
1700 Cleveland, Kansas City



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# Member Connection

THE DIFFERENCE

A publication of United Consumers Credit Union

SUMMER 2008

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## Get Credit Union Financing Right At The Dealer

### With Credit Union Lending Systems

Now you can get low-cost credit union financing at auto, boat, RV and motorcycle dealerships throughout the area through our Credit Union Lending Systems (CULS) network.

Negotiate your best deal, and when the finance department asks you about financing, just say "United Consumers Credit Union (UCCU)." Your loan will be processed on the spot, and you'll get our great credit union loan rates.\* You'll complete your paperwork at the dealership...it's one-stop shopping at its best!

Credit union financing can save you hundreds, maybe even thousands, of dollars in finance charges (that means low monthly payments). Take the manufacturers' rebate instead of dealer financing and save thousands more (that means even lower monthly payments). Plus, many dealers in the CULS network offer special incentives exclusively for credit union members.

Visit [www.culendingssystem.com](http://www.culendingssystem.com) for a list of participating dealers, or call any UCCU branch.

Talk to one of our Financial Service Representatives about our current investment rates and start saving today!

\*Some exceptions apply based on member credit, amount financed and other factors.



- Special Six-Month CD At 5.00% APY\*
- Free GPS Unit\*\* With Auto Loan

## Buy Now, Or Buy Later...

### Our 'Tax Rebate' Specials Help You Boost Your Bottom Line

Many of us have received an "economic stimulus" tax rebate check from the federal government.

What will you do with your check?

Whether you're ready to make a purchase now, or need more time to figure out what you want to buy, UCCU is offering a "tax rebate" special guaranteed to boost your bottom line.

If you are in the market for a new or used car or truck, finance the vehicle at UCCU and use your tax rebate check as a down payment.

**Get your loan by July 31 and you'll**

**receive a FREE global positioning system (GPS) unit.** No more fumbling with road maps, no more wrong turns and no more lectures from your spouse for failing to ask for directions!

Not sure what you want to buy? **Invest your tax rebate check in a special certificate of deposit (CD) at UCCU. You'll earn 5.00% APY\* for six months.** You'll have even more money to spend when the CD matures around the holiday season. Minimum investment is \$600, maximum investment is \$1,500.

**Hurry. These offers end July 31, 2008.**

\*APY=Annual Percentage Yield. Penalty for early withdrawal is loss of interest earned. One CD per member.  
\*\*Based on member credit and other factors. Must present federal rebate check or check stub to qualify for special rate. Minimum down payment \$1,000. Minimum loan amount \$7,500. Loan must remain open and current for six months after closing or cost of GPS unit will be added to loan balance.



## Purchase Or Refinance Your Home... Get A Housewarming Gift

Even in the slowest economy, there's opportunity. Now is the perfect time to purchase or refinance a home. Your best choice for your next mortgage is United Consumers Credit Union. We have great rates, flexible terms...and through Aug. 30, we'll even give you \$250 toward closing costs as a housewarming gift!\*

### Purchase A Home

Unlike the east and west coasts – which have seen home values plummet – real estate prices in Missouri and Kansas remain stable. Slow home sales and historically low interest rates make now the strongest “buyer’s market” in decades. If you want to finally purchase your dream home – or your first home – now is the time.

### Refinance Your Home

If you're staying in your current home, you may want to consider refinancing. Reducing your interest rate by just 1/4% could save you thousands of dollars in interest. If you have an adjustable-rate mortgage, now is the perfect time to lock in fixed-rate financing. You can even use a cash-out option to refinance and have money to make repairs or improvements to your home.

\*Offer valid from 6/1/08-8/30/08. Loan approval subject to borrower's credit qualifications. Credit of \$250 applied at closing. Contact a UCCU loan representative for complete details of this offer.



### Customize Your Mortgage

UCCU offers a variety of mortgages to fit your needs.

- Fixed-Rate & Adjustable-Rate Mortgages
- Terms up to 40 years
- Flexible 97 mortgages – ideal for first-time home buyers and others who have minimal funds for down payment and closing costs
- MyCommunity™ Home Buyer's Program – low down payment, low closing costs and low-cost private mortgage insurance, even with past credit problems

Get a great housewarming gift – lower rates and \$250 toward closing costs – with a mortgage loan from UCCU.

## Join Us For Member Appreciation Days

The dates have been set for this year's Member Appreciation Days at the Railway Mail, Truman and Raytown branches.

- **Railway Mail (Union Station): Friday, Sept. 12**
- **Truman: Friday, Sept. 26**
- **Raytown: Friday, Oct. 3**

Member Appreciation Days are held annually at each of our credit union branches (the event was held at South Savage, Susquehanna and St. Joseph branches in the spring). They are designed to thank our members for using the credit union. There are refreshments and prize giveaways, and the event gives members a chance to meet with management and staff members one-on-one. Watch for more information.

Below are photos from our May 31 St. Joseph branch Member Appreciation Day. Special thanks to **Enterprise Car Sales** who supplied the hot dogs, chips and pop.

More than 150 members enjoyed lunch and free gifts.



Member Appreciation Day in St. Joseph was a hit with all ages.



Courtney, Brandi & Julie from the St. Joseph branch staff served members hot dogs, chips and pop.

## Consumer Alert!

### Watch Out For “Phishing,” “Vishing” Scams!

Crooks are always looking for new ways to steal money. The latest tactics being used by scam artists are called “phishing” and “vishing.” Financial institutions report that these criminal activities in Missouri and Kansas have increased in recent months. Please read the following information carefully.

#### PHISHING

Here's how phishing works. You receive an e-mail supposedly from a financial institution asking you to update/verify your account data. There is a link in the e-mail that supposedly takes you to the financial institution's Web site. Instead, it takes you to a fake Web site designed to look like the financial institution's real site. Once you click on the link and enter the fake site, details of your accounts are captured for the phishers, giving them electronic access to your money.

UCCU **NEVER** sends you e-mails requesting personal details or other sensitive information. Be sure to look in your address window when you enter a financial institution's Web site. If the address is very long, it is probably not that institution's site. The credit union's Web site is [www.uccumo.com](http://www.uccumo.com). If you think you are being phished, contact the credit union immediately.

#### VISHING

Vishing is similar to phishing, only the scammers use the telephone instead of the Internet. Sometimes they just leave you a voicemail. The scammers claim to be from your financial institution. They ask you to call a specific phone number to “reactivate your account.” When you call the number, the person on the other end of the line sounds “official” and asks you to verify your personal information. Like phishing, they use this information to access your money electronically.

UCCU's phone numbers are printed in this newsletter. If someone claiming to be from UCCU asks you to call a different number, and you are not certain that the person is a UCCU staff member, please contact the credit union immediately.

## Don't Miss Our Enterprise Sizzling Summer Sales Event Aug. 7-9, 2008



What's better than getting a great deal on one of the highest quality pre-owned vehicles available? How about grabbing your down payment from our Money Machine?

Don't miss our Enterprise Members-Only Auto Sales Event in the parking lot of our 2326 South Savage branch in Independence.

**Thursday, Aug. 7, 2 p.m. to 6 p.m.**

**Friday, Aug. 8, 9 a.m. to 6 p.m.**

**Saturday, Aug. 9, 9 a.m. to 1 p.m.**

Choose from some of the highest quality vehicles on the market right on the credit union's lot! Along with great prices, you'll get refreshments and...

- Grab your down payment from our Money Machine
- Competitive rates and terms
- No-haggle pricing
- Free, limited 12-month, 12,000-mile limited powertrain warranty\*
- **Loan Pre-Approval** means you could drive your Enterprise vehicle home that day!

For loan pre-approval or more information, contact one of our branch offices or visit [www.uccumo.com](http://www.uccumo.com).

\*Some restrictions apply. Contact an Enterprise Car Sales representative for details.