Banking is what you do, not where you do it



# Member

# Our Anniversary Is **Going Out With A Bang** (Or Honk)



grand prize winner.

Throughout 2016, United Consumers Credit Union celebrated our 75th anniversary with amazing gifts for our members and the community. At our annual meeting in February, we'll cap this major milestone by awarding our sweepstakes grand prize - a 2016 Ford Escape!

Our 11 monthly winners were automatically included in the pool of 75 semifinalists, and the remaining 64 people were drawn in early January from entries we received during the entire sweepstakes period. Now the exciting part is here! We'll draw 10 people, five finalists and five alternates, to come to the annual meeting, where the finalists will choose a key. The person with the key fitting the Escape will be our grand prize winner!

Thank you for being a member of United Consumers Credit Union. We hope you've enjoyed celebrating our success as much as we have!

## **Congratulations To Our Recent Winners**

- September Kansas City Chiefs Tailgating Giveaway Winner: Stacie M. from Kansas City won Chiefs tickets with parking, a Weber grill, \$100 Hy-Vee gift card and some Chiefs and UCCU gear.
- October Great Gobble Giveaway Winner: Pauline T. from Independence won everything needed to have a tremendous Thanksgiving feast.
- November Happy Holiday Shopping Spree Giveaway Winner: Grace C. from Independence won a \$750 gift card.

## Attend Our Annual Meeting

Winter 201

Thursday, Feb. 16 5:45 p.m. Registration 6 p.m. Doors open

Stoney Creek Hotel & Conference Center 18011 Bass Pro Dr. Independence, MO 64055

Join us as we review the latest credit union developments and share plans for another year of service. We'll host members, staff and guests for an evening of socializing, refreshments, prize giveaways and fun.

It is also time for the annual volunteer elections. This year, board of director nominees are Larry Brown, Gordon Corn and Vaughn Tribble.

To make your reservation for the meeting, simply fill out the form below and return it to the credit union by Friday, Feb. 10.

## **United Consumers Credit Union Annual Meeting Reservation Form**

Name

Account Number

Number Attending

Return this form by Friday, Feb. 10 to: United Consumers Credit Union Attn: Mary Harmon 1111 E. 23rd St. Independence, MO 64055

# Blue Cross Blue Shield KC Credit Union Joins United Consumers

# Welcome To Our New Members!

This past October, Blue Cross Blue Shield KC Credit Union merged with United Consumers Credit Union – welcome to the family! We will make it a priority to provide you with the level of service you expect from a member-owned financial institution, and we are excited to offer new services previously not available to you:

- Seven UCCU-owned branches, in addition to 5,300+ CO-OP shared branches
- Nearly 35,000 free CO-OP and Alliance Once ATMs
- Mobile banking
- Home loans
- First-time savings, checking and credit accounts for young members
- And much more!

We think you'll find that we have a wide variety of products and services that help you meet your financial needs. Please call, click or stop by to learn more about United Consumers Credit Union!



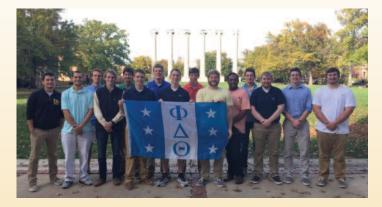
## Student In Action Award Recipient



They're all around us every day – great kids doing great things. United Consumers Credit Union has partnered with KQ2 in St. Joseph to recognize young people each month for outstanding behavior and community involvement.

## October

#### Connor Samenus, age 22



This Missouri Western State University senior is a Finance & Accounting major and Phi Delta Theta fraternity member. Connor interned at the Federal Reserve Bank of Kansas City last summer, and he's finishing his senior year strong. Connor is active in his school's community, serving as his fraternity's president and a Griffon Greeter – helping incoming freshmen feel comfortable on campus.

## Save Up To \$15 On TurboTax The Smarter Way To Get Your Taxes Done Right

File your taxes the smarter way and save! TurboTax<sup>®</sup> translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- Get your maximum refund. TurboTax searches more than 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- Be sure nothing gets missed. TurboTax CompleteCheck<sup>™</sup> reviews every detail in your return, walks you through any final changes and gives you the green light to file.
- You're never alone. Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook<sup>™</sup>.

United Consumers Credit Union members can get up to \$15 off TurboTax federal products.\* To take advantage of this offer, visit our website and click the TurboTax banner on the home page. **Get started today and save!** 

\*State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in

the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit

TurboTax.Intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information.







Buy a car from **Enterprise Car Sales** and receive \$300 cash back when you finance your car with United Consumers Credit Union!\* Use the cash to pay bills, take a road trip or help pay taxes.

You can trust that you will hit the road with confidence! Visit UCCUMO.com for details, or call (816) 325-6900 and speak to a financial service representative today.

\*Purchase of car through Enterprise Car Sales and financing through United Consumers Credit Union required. Contact UCCU for complete details.



## Invest In Your Future

It's tax time, and United Consumers Credit Union would like to help put you on the road to financial freedom and security for your golden years. Invest your tax refund with one of our competitive retirement options.

Whether it is an **Individual Retirement Account** or **Certificate of Deposit**, United Consumers Credit Union can help maximize your investment potential with our competitive rates, Call (816) 325-690

rates. Call (816) 325-6900 to talk to one of our financial service representatives.

# \$1,500 Scholarship Deadline Fast Approaching!

Saturday March 15

United Consumers Credit Union provides two \$1,500 scholarships to student members who have worked diligently to achieve their goals.

To be eligible, applicants must be UCCU members in good standing, age 17 or older, and plan to attend a college or other accredited postgraduate program in the fall of 2017.\* Scholarships are available for high school seniors as well as current college students. The winning applicants will demonstrate a balanced combination of academic achievement, strong work ethic, educational, social and civic involvement and strong character.

Application materials and complete scholarship information is available on our website. Mail completed applications to the credit union at the following address:

**Term Expires** 

United Consumers Credit Union Attn: 2017 Scholarship Committee 1111 E. 23rd St. Independence, MO 64055



\*Winners' failure to comply with application and scholarship guidelines will result in scholarship forfeiture. Contact UCCU for complete details.

### Board & Management Staff

Board of Directors	<b>Term Expires</b>
Ray Kline, Chairman	2019
Jared Fears, 1st Vice Chairman	2018
Tracy Cox, 2nd Vice Chairman	2018
Mike Welsh, Sec/Treas	2019
Larry Brown	2017
Mary Brown	2019
Gordon Corn	2017
Kevin Cummings	2018
Vaughn Tribble	2017
Rachel Rohrer, Associate Board Me	ember

#### **Supervisory Committee**

2018
2019
2018
2019
2017

#### **Nominating Committee**

Ray Kline, Chairman Mary Brown Mike Welsh

#### **Management Team**

Chris McCreary, President Jay Neathery, Executive Vice President John Pinzino, Senior Vice President of Financial Services Jana Magnuson, Senior Vice President of Finance Kelly Black, Human Resources/Training Director Esther Hinkle, Operations Director Rich Webster, IT Director Kathey Atkinson, Financial Services Operations Director

	••••••
Phone	816-325-6900
Toll Free	1-800-580-9303
Fax	816-461-6355

## **Office Locations**

MAC24	816-461-3925
(24-Hour Audio Response	Telephone Access)
CU Anywhere	www.uccumo.com

#### For a complete listing of business hours, please visit our website, www.uccumo.com.

#### **Main Branch**

1111 E. 23rd St., Independence, MO 64055

#### Truman Branch

Raytown Branch 8730 E. 63rd St., Raytown, MO 64133

#### New Susquehanna Branch 17911 E. 24 Hwy., Ste. B-1

Independence, MO 64056

Fax ......816-796-7591 Now with Saturday hours – visit www.uccumo.com for details.

#### **Shared Branch Locations**

UCCU is proud to be a part of CO-OP Shared Branch. You can conduct your credit union business at 22 shared branch locations in the Greater Kansas City area and more than 5,000 locations nationwide. For a complete listing of these locations and their hours of business, go to www.uccumo.com.

#### **Free ATM Locations**

United Consumers Credit Union is part of CO-OP ATM and the Alliance One Network, giving our members access to nearly 35,000 surcharge-free ATMs nationwide. To find the ATM closest to you, go to www.uccumo.com.

#### St. Joseph Branch

724 N. Belt Hwy., St. Joseph, M	IO 64506
Phone	816-279-3693
Fax	816-279-9674

#### **Olathe Branch**

1105 W. Dennis Ave., Olath	ne, KS 66061
Phone	913-782-1231
Fax	913-782-1254

#### BCBS KC Branch

201 Main St., Kansas City, MO 64108

#### Banking is what you do, not where you do it



