

Banking is what you do,  
not where you do it



Banking the credit union way

# Member Connection

## We Can Help with Holiday Expenses

No matter how the holiday season may look this winter, United Consumers Credit Union is here to help. Our holiday loan can get you the money you need to pay for gifts, taxes, travel or any big year-end expense!

**Borrow up to \$1,800  
for 12 months at 6.0% APR!\***

Help for the season is here! Contact us today to apply.

\*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Membership eligibility and creditworthiness required. Offer valid 10/1/20 – 12/31/20 for new money only. Contact UCCU for details.

**Don't forget about our Visa® UChoose Rewards credit card when buying gifts this year. You'll get rewards points on purchases, so it's a gift for them *and* you!**



## Skip Through the Season with Skip-a-Payment

With United Consumers Credit Union's Skip-a-Payment program, members with loans may pay a processing fee of 10% of the loan payment or \$50 (whichever is less), and put off the December payment without penalty!\*

**Don't delay – the deadline is Nov. 20.** Just fill out the convenient form, and return it to any UCCU office before the request deadline to see if you qualify.

\*Does not apply to mortgage/home equity loans, credit cards, share/CD-secured loans or lines of credit. Account must be open for at least a three-month period with three straight months of on time payments to qualify. Eligibility based on member credit and other factors. Skip-a-Payment fee is payable at the time of application. Regular payments will resume with your January 2021 payment. Interest continues to accrue during deferment period. Loan maturity date will be extended for the number of months of the applied extension. If your auto loan has GAP protection, please contact your insurance carrier to determine how a Skip-a-Payment may affect your coverage. Offer subject to approval and does not apply to the first payment of any loan. All applicable parties must sign the form. The fee to skip a payment is 10% of your payment or \$50, whichever is less. Contact the credit union for complete details.



### Skip-a-Payment Request Form

I want to skip my December 2020 payment. (Request deadline is Nov. 20)

Mark only one:  Auto loan  Signature loan

Mark only one:  Deduct from savings  Deduct from checking

Account number

Name

Co-maker's name

Address

City

State

ZIP

Phone

Email address

Signature

Co-maker's signature

# New ATMs Coming Soon to a Location Near You



United Consumers Credit Union will install four full-service ATMs, replacing three ATMs currently in operation and installing an additional ATM at our Independence office.

- 1111 E. 23rd St, Independence
- 400 W. 24 Hwy., Independence
- 8730 E. 63rd St., Raytown

The new machines will accept cash and check deposits and improve our members' banking experience! We hope to have all the new ATMs installed by the end of October. Watch our social media for updates!

## Those Free COVID-19 Money Offers on WhatsApp & Facebook Are Scams



Have you seen a message on WhatsApp or Facebook offering you free help during the pandemic? People have reported seeing messages that seem to be from big-name brands. These messages all offer money to people who need it – through grants, coupons for food support or other giveaways. But they're all fake, and not from those companies at all.

You might get this kind of message, in English or Spanish, from a friend or contact. The message tells you to click a link to get your money. If you click, you might find a survey to take. Or they might ask you to enter your name, address, phone number or other information. And they might ask you to forward the message to several friends to be eligible to collect.

But what these messages are really doing is running a phishing scam to collect your information (and your friends' info), and possibly putting malware on your phone, tablet or computer if you click the link. There's no money to get, and no help to be had. Just scammers. It could have been a real (and hopeful) friend who forwarded that message to you – but it could have been a scammer who hacked your friend's account.

So, what do you do if you get one of these messages?

- **Don't click on any links.** That could download malware, expose you to even more scams or add your phone number to lists sold to other scammers.
- **Delete the messages** – and certainly don't share them.
- **Call the friend who shared the message.** Did he or she forward it to you? If not, tell him or her the account might have been hacked.

Source: [consumer.FTC.gov](http://consumer.FTC.gov)

## Member Story

"I've been banking with UCCU for more than 20 years. Staff is always courteous and helpful. Drive up services have been going smoothly through these tough times."

– Sandra B.

## Holiday Closings



Our offices will close to observe the following holidays:

<b>Thanksgiving</b>	Thursday, Nov. 26
<b>Christmas</b>	Friday, Dec. 25
	Saturday, Dec. 26
<b>New Year's</b>	Friday, Jan. 1
	Saturday, Jan. 2

Remember, even when we are closed, you can still access your accounts with online and mobile banking, as well as with your ATM or debit card.

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816-325-6900 • [uccumo.com](http://uccumo.com)

1111 E. 23rd St., Independence, MO  
724 N. Belt Hwy., St. Joseph, MO  
8730 E. 63rd St., Raytown, MO  
1105 W. Dennis Ave., Olathe, KS



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