

Banking is what you do,  
not where you do it



# Member Connection

## Buy a Home or Lower Your Mortgage Payment

### With Today's Super Low-Interest Rates

Whether you're looking for a new home, itching to renovate your existing house or want to save money on your mortgage, we're here for you!



But it's not just about record-low interest rates. It's about YOU. The friendly loan advisors at United Consumers Credit Union want to help you achieve your home loan and refinancing goals. We'll chat about what you need and walk you through a process that's surprisingly simple. Best of all? Loan decisions are made locally, not by some stranger in another state.

Give our mortgage department a call to see if we can save you money or help you achieve your home-related dreams. At United Consumers Credit Union, it's not just about the rate – it's about the relationship!

*United Consumers Credit Union NMLS #604698*

### Important Member Notice

#### Services May Be Affected Friday, April 30 – Monday, May 3

United Consumers Credit Union will upgrade our data processing system in late April/early May. From 6 p.m. on Friday, April 30 through 7 a.m. on Monday, May 3:

The following services will be unavailable:

- CO-OP Shared Branching: This includes other participating credit unions.
- Lobbies and drive-thrus
- Mobile app
- Online banking and bill pay
- Telephone banking



The following services should not be affected, but please prepare to have cash on hand if needed:

- ATMs
- Debit cards and credit cards

We appreciate your patience as we work to serve you better!

## All Credit Cards Are Not Created Equal Our UChoose Rewards Visa® Also Has a Low Rate!

With most credit cards, you can't have it both ways – you either get a low rate, or you get rewards. But that's not the case at United Consumers Credit Union!

In addition to our great rate, you'll also receive:

- One point for every \$1 spent to use toward gift cards, travel, merchandise and more.
- No annual or balance transfer fees.
- Optional CardValet® for enhanced card management.
- And much more!

As Low As **9.74%** APR\*

It's time for a superior credit card – visit [uccumo.com](http://uccumo.com) today to apply or transfer your balances from another card.

\*APR=Annual Percentage Rate. Rates and terms are subject to change and credit qualifications, as well as other factors. Contact UCCU for complete details.

**We also offer Classic and Secured options, as well as first-time credit cards for our members ages 18 to 24!**



**SEE US FIRST FOR YOUR HOME LOAN!**



## Help Your Little Ones be a Credit Union Saver & Their Savings Will Never Go Extinct

Did you know that National Credit Union Youth Month is celebrated every April? It's a ginormous opportunity to teach your children smart money habits.

Here are some roaring good savings tips:

- Get your children a fun bank – a dinosaur bank would rock!
- Bring your children to United Consumers Credit Union in April, so they can open their very own savings account.
- Give them \$5 to spend on one treat or small toy – and have them put the extra money in their piggy bank or credit union account.
- If your children get an allowance, give it to them in small denominations or coins, so they can divide their earnings into spend, save and donate categories.
- Show your kids a picture of a dinosaur egg next to a picture of an adult dinosaur so they can get an idea of how their money can grow when they remember to save.

Take a step back to the Jurassic era to help your kids prepare for their future!

## FBI FRAUD ALERT What to Watch For

Checks continue to be a tool used in fraudulent schemes. Here are some of the common ways a legitimate-looking check may be used to take advantage of you:

- Someone sends you a check for an expensive item you sold on the internet (car, boat, jewelry, etc.).
- You receive a check that's more than the actual selling price.
- The check was sent by someone you've only met virtually.
- The name and address on the check don't match the name of the person or business that's buying your item.

Many people believe they're too smart to be scammed, which is logical. However, successful con artists don't play to your intelligence, they prey upon your emotions. Keep your heart in check and trust your mind, so you can stay one step ahead of fraudsters.

## Get More Done with 24/7 Convenience

You need to be able to make deposits and access your money on your schedule. That's why United Consumers Credit Union offers:

- **Deposit-taking ATMs:** Our ATMs in Independence and Raytown accept cash and check deposits!
- **Remote deposit capture:** Use our mobile app to deposit checks by taking a photo of your check using your smartphone camera!



- **Extended drive-thru hours:** We're ready to assist in our drive-thru lanes Monday through Friday, from 7 a.m. to 6 p.m., and from 8:30 a.m. to 12:30 p.m. on Saturdays!

Visit the Services & Tools section of [uccumo.com](http://uccumo.com), and click on Digital Banking to see all our access services.

## Office Closings

Our offices will be closed to observe the following events:

### Data Processor Conversion

Saturday, May 1

### Memorial Day

Monday, May 31

### Independence Day (observed)

Monday, July 5

## SEE US FIRST FOR YOUR AUTO LOAN!

Banking is what you do, not where you do it



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



Federally insured by NCUA

