

Banking is what you do,
not where you do it



Banking the credit union way

Member Connection

Cheers to 80 Years of Making Vehicle Loans

Receive **\$80** for Every **\$8,000** Financed*

We're celebrating 80 years of banking the credit union way! Take advantage of our special auto loan offer:

Receive **\$80** cash for every **\$8,000** you finance or refinance to a UCCU auto loan!*

In addition to our limited time offer, you'll also enjoy:

- Competitive, fixed rates
- Flexible repayment terms
- GAP coverage, extended warranty and insurance available

It's our 80th anniversary, but you get all the perks! Apply today.



*\$80 cash will be given to the member at loan closing for each \$8,000 financed by UCCU. Offer valid 5/15/21-8/31/21 and subject to change without notice. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral conditions. Offer applies to new loans financed with UCCU only, current UCCU auto loans ineligible. Contact UCCU for complete details.

What's Better Than Skipping School?

Skiping Your Payment

Get ready for back-to-school time by skipping your September loan payment! With United Consumers Credit Union's skip-a-payment program, members with certain loans may pay a processing fee of 10% of the loan payment or \$50 (whichever is less), and put off the September payment without penalty!*

Just fill out the convenient form (also available online), and return it to any UCCU office before the request deadline to see if you qualify. **Don't delay – the deadline is Friday, Aug. 20.**

*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 October 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.



September Skip-a-Payment Request Form

I want to skip my September 2021 payment. (Request deadline is Aug. 20.)
Mark only one: Auto loan Signature loan

Deduct my payment from (Mark only one.): Savings Checking

Account number

Full name

Co-maker's full name

Address

City

State

ZIP

Phone number

Email address

Signature

Co-maker's signature

No Fees + Great Rewards = What Are You Waiting for?

At United Consumers Credit Union, we believe membership should come with perks – like our Visa® UChoose Rewards credit card.

No Fees

We don't charge a never-ending list of fees, such as the ones you may have seen from the big credit card companies: annual fee, account setup fee, program fee, participation fee, additional card fee, application fee, balance transfer fee, purchase transaction fee, foreign transaction fee, over the limit fee, statement copy fee, document copy fee, rush fee, card or PIN replacement fee and unreturned card fee.

Rewards

Forget those limited-time credit card promotions! We offer year-round rewards with UChoose Rewards points. Earn one point for every \$1 spent to use toward gift cards, travel, merchandise and more. Plus, you can earn additional points for shopping with participating retailers!

Stop waiting, and apply today!



We now offer Apple Pay
and Google Pay for your
digital wallet! Add your
UCCU cards today.

Looking for the Perfect Home? See Us First for Preapproval

Our friendly loan advisors will walk you through our surprisingly simple process to get you the best rate, payment and mortgage.

Tour Homes for Sale

We've partnered with HomeTraQ to simplify the process of viewing homes, at no cost to you. Get on-demand showings that work with your busy life.

Visit the Home Loans page of our website to learn more and apply!



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2021 Scholarship Winners

These members are going off to college with an extra \$1,500!

- **Samantha Feaker** will continue her education at Missouri Western State University, where she majors in vocal music education.
- **Joshua Patrick** currently attends Crowder College, but will transfer to an East Coast college this fall to obtain his sports medicine degree.

Each year, United Consumers Credit Union awards two \$1,500 scholarships to student members continuing their education at a college or other accredited post-high school program. We'll announce the details of our 2022 scholarship on our website and in our winter newsletter.

We wish Samantha, Joshua and all our graduates the best for their future plans!



Holiday Closings

Our office will close to observe the following holidays:

Independence Day (observed)...Monday, July 5 **Labor Day**...Monday, Sept. 6

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