

Banking is what you do,  
not where you do it



Banking the credit union way

# Member Connection

## Sleigh your holiday shopping

*Our special offer is for the naughty & nice*

There's no need to check your list of who's been good and who hasn't this year! Anyone with a United Consumers Credit Union Visa® credit card will benefit from our limited-time offer.

**Earn 1% cash back on your UCCU credit card purchases, up to \$100!\***

You'll be rewarded for buying for everyone on your list, in addition to enjoying these features year-round:

- Earn reward points towards electronics, travel and more with our UChoose Rewards option
- Pay no annual or balance transfer fees
- Use the CardValet app for enhanced card management
- And more!

This offer is available to both new and existing UCCU credit cardholders! Visit our website or any of our offices to apply.

\*Offer valid 10/1/23-12/31/23. Balance transfers and cash advances are ineligible for this offer. Offer subject to change without notice, credit qualifications and member eligibility. Contact UCCU for complete details.



## Let us lend you some cheer

If your finances are tighter than Santa's belt going into this holiday shopping season, we can provide some relief.

**Borrow up to \$2,000 for up to 12 months at 9.99% APR!\***

And, with a fixed rate and short repayment term, you'll have the loan paid off by the next holiday season – giving you more time to catch up on your budget. Stop by any of our offices to apply today!

\*APR=Annual Percentage Rate. Offer subject to change without notice, credit qualifications and member eligibility. Offer valid 10/2/23-12/30/23. Contact UCCU for complete details.

**CD special: Earn 5.25% APY for 14 months with a \$5,000 minimum deposit!\***

## Happy International Credit Union Day!

*Celebrate with us on Thursday, Oct. 19*

Every year, United Consumers Credit Union celebrates International Credit Union Day, which is a worldwide recognition of the good that credit unions do across the globe. This year marks the 75th anniversary of celebrating the credit union difference. We look forward to continuing that work for our members. Spread the word to your family, friends, neighbors and co-workers about the UCCU difference!

**INTERNATIONAL  
CREDIT UNION DAY**

**FREE  
refreshments**

**FREE  
giveaways**

# Skip your December loan payment

With United Consumers Credit Union's skip-a-payment program, members with certain loans may put off their December loan payment without penalty! \* Simply pay a processing fee of 10% of your loan payment or \$50, whichever is less. Fill out the form below, which is also available online, and return it to any UCCU office by **Friday, Nov. 17** 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 2024 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.

## December skip-a-payment request form

I want to skip my December 2023 loan payment. (Request deadline is Nov. 17.)

Mark only one: ☐ Auto loan ☐ Signature loan

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

Account number

Full name

Co-maker's full name

Address

City

State

ZIP

Phone number

Email address

X

X

Signature

Co-maker's signature



## Staff spotlight

**Mary Harmon,**  
Administrative  
Assistant

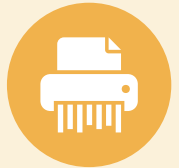
Congratulations to Mary Harmon, who's been with UCCU for 30 years! Thanks for everything you do for the credit union and our staff, Mary!

## Clear for the new year at our fall shred & Goodwill® event\*

**Saturday, Nov. 4**

**9 a.m. to noon**

**Main office: 1111 E. 23rd St.,  
Independence**



Shred-It and Goodwill will be on hand, so you can drop off paper documents, as well as clothing, toys, select furniture and more! Visit our website for complete details on what Goodwill will accept.

\*Event subject to cancellation if adverse weather conditions occur. We'll announce any potential cancellation on our Facebook page: [facebook.com/bankingthecreditunionway](https://facebook.com/bankingthecreditunionway). Contact UCCU for complete details.

## Help lead your credit union

If you are interested in running for the United Consumer Credit Union board of directors or supervisory committee, please send nominations in writing to:

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

Nominations must be received no later than  
Nov. 30, 2023.



## Holiday Closings

**Columbus Day**  
Monday, Oct. 9

**Veterans Day**  
Saturday, Nov. 11

**Thanksgiving**  
Thursday, Nov. 23

**Christmas Day**  
Monday, Dec. 25

**New Year's Day**  
Monday, Jan. 1

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**816-325-6900 • [uccumo.com](https://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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