

Banking is what you do,
not where you do it



Banking the credit union way

Amp up your savings!



5.25% APY*
14-month CD
\$5,000 minimum

5.00% APY*
8-month CD
\$5,000 minimum

Take your savings plan to the next level with United Consumers Credit Union's certificate of deposit (CD) offer!

In addition to top-of-market rates, with our CDs:

- Enjoy a guaranteed return.
- Our available terms range from six months to five years.
- Open a non-promo CD with a minimum \$500.
- And more!

Visit us online or in any of our offices to get started.

*APY=Annual Percentage Yield. Offer valid for a limited time. A minimum \$5,000 deposit of new money is required. At the end of its term, the special 14-month CD will roll over to a 12-month term, and the special 8-month CD will roll over to a 6-month term. Early withdrawal may result in a penalty. Fees could reduce earnings on account. Rates and terms are subject to change without notice. Member eligibility required. Contact UCCU for complete details.

Member Connection

It's annual meeting time

Tuesday, Feb. 20

6 p.m. – 9 p.m.

Hilton Garden Inn

19677 E. Jackson Dr., Independence

Join us as we review the credit union's growth in 2023 and share plans for what lies ahead.

We'll also have three board members up for re-election. This year's nominees are:

- Tracy Cox
- Kevin Cummings
- Jared Fears

Reserve your spot for the annual meeting **by Wednesday, Feb. 7** by:

- Visiting the annual meeting page on our website, and completing the online form, *or*
- Completing the form below and mailing it to the credit union

Don't forget, your reservation will make you eligible for our prize drawings! We look forward to seeing you.

UCCU Annual Meeting Reservation Form

Full Name

Account Number

Number attending

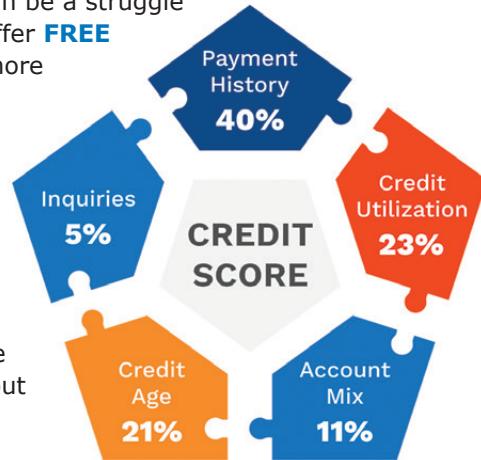
Please return this form by **Wednesday, Feb. 7** to:

United Consumers Credit Union
Attn.: Mary Harmon
1111 E. 23rd St.
Independence, MO 64055

Know the FIVE pieces that make up your credit score

Solving the credit score puzzle can be a struggle at times. But not anymore! We offer **FREE** access to your credit score and more through online banking and our mobile app. You have access to your credit score and report, as well as education and tips that can help you piece together your score.

Ready to solve the puzzle? Enroll today online or through the mobile app, and let us help you put the pieces together!



Student members: Apply for our \$1,500 scholarship



United Consumers Credit Union will once again award two \$1,500 scholarships to selected student members and the school they plan to attend!*

For complete scholarship information, as well as to download application materials, visit the UCCU website. The **deadline is Friday, March 15**. Good luck!

*By failing to comply with application and scholarship guidelines, this will result in scholarship forfeiture. For more information, contact UCCU.

Holiday Closings

Martin Luther King Jr. Day
Monday, Jan. 15

Presidents Day
Monday, Feb. 19

Protect yourself from tax scams

SCAM ALERT!

Tax season is here, so follow these safety tips to securely file your taxes:

Watch out for emails that look like they're from:

- Your financial institution, a tax software provider or the IRS, asking you to update your account and providing a link.
- Your employer, requesting payroll and human resource information.
- The IRS, saying something like "you have a refund waiting."

The IRS doesn't:

- Call you if you owe taxes, without first sending you a bill in the mail.
- Send emails, text messages or posts in social media channels to request personal or financial information.
- Require that you pay your taxes a certain way, like with a prepaid debit card, gift card or wire transfer.
- Call taxpayers with threats of lawsuits or arrests for not paying.

How to report suspected fraud:

- Contact the Treasury Inspector General for Tax Administration to report fraudulent calls. Use their "IRS Impersonation Scam Reporting" online form or call (800) 366-4484.
- Report it to the Federal Trade Commission. You'll answer a few questions online to file your report.
- Contact your local police department if someone tries to use your personal information to open accounts, file taxes or make purchases.

Source: [healthcare.gov](https://www.healthcare.gov)

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816-325-6900 • 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

Ask for
KASASA

