

Banking is what you do,  
not where you do it



Banking the credit union way

# Member Connection

## Unlock the door to savings! Make this your home-sweet-home season

United Consumers Credit Union has the key to financing your first home, next home or updates to create your dream home.

**Get up to \$500 off closing costs**  
when you finance a real estate loan with us, or bring  
us your real estate loan from another lender!\*

A UCCU home loan can help you:

- Buy a home, or lower your current payment with another lender.
- Make home improvements, or pay down high-interest debt.
- Secure great rates and flexible repayment terms.



Open the door to home loan savings!  
Scan the QR code, call (816) 325-6900, or  
visit any of our offices to get started today.

**Mortgage**

**Home equity line of credit (HELOC)**

\*Offer valid 4/1/24-9/30/24, and subject to appraisal and underwriting terms and conditions. Offer applies to new real estate loans financed with UCCU only, current UCCU real estate loans ineligible for refinance. Up to \$500 will be deposited into savings account at closing. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral. Mortgages are available in Missouri and Kansas only. Contact UCCU for complete details. United Consumers Credit Union NMLS #604698.

## Our cards are getting an upgrade

This summer, United Consumers Credit Union will enhance our debit card and credit card programs.

### Debit card:

Starting in **early September**, we'll **issue new cards to all UCCU debit cardholders**. We're switching from MasterCard® to Visa®.



- It's important to **watch your mail for your new card**, which will come in a plain, white envelope without a UCCU logo. You can use your new card as soon as you activate it.
- If you use your debit card for recurring payments, **you'll need to update your payment information** with your service providers once you receive and activate your new card.
- After **Monday, Sept. 30**, your current debit card will no longer work.
- We're **replacing our CardValet® service with CardNav®**. Once you receive and activate your card, download the CardNav app through the Apple App Store or Google Play and register as a new user to set up alerts and controls.

### Credit card:

On **Monday, Aug. 12**, we will offer tap-to-pay credit cards. Your current card will continue to work. Your card number won't change, and you won't receive a new card until your current card expires, like normal. Things like payments, terms and conditions for all credit cards will stay the same.

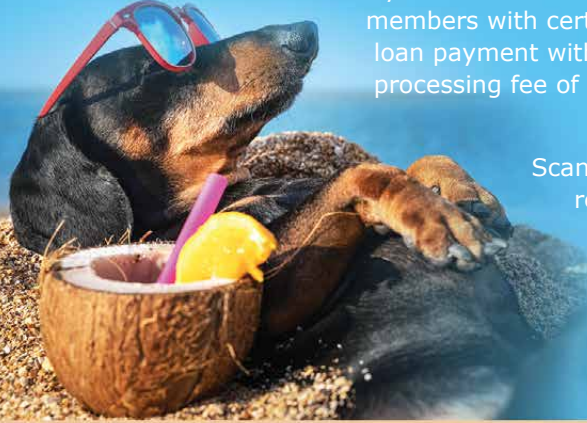


- We'll launch a new program for our rewards credit card that will include the option to redeem your rewards for cash back! **UChoose Rewards will now be called Member Rewards**.
- In mid-October, we'll have a **new rewards redemption website**. Your UChoose Rewards points will transfer over to the new and improved Member Rewards program, but you will need to register as a new user on the Member Rewards site.
- We're **replacing our CardValet® service with CardNav®**. Download the CardNav app through the Apple App Store or Google Play and register as a new user to set up alerts and controls.

As more details become available, we'll share them in your inbox, mailbox and on our website. We appreciate your patience while we make these transitions!

# Skip your August loan payment

Don't sweat your UCCU loan payment during the dog days of summer. With our skip-a-payment program, members with certain loans may put off their August loan payment without penalty!\* Simply pay a processing fee of 10% or \$50, whichever is less.



Scan the QR code to complete the request form, and return it to any UCCU office by **Friday, July 19** 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 September 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.

## Congratulations to our 2024 scholarship winners

### We awarded a total of \$3,000 to student members

Lillian and Soren each have an additional \$1,500 for college expenses!

- **Lillian West** graduated from William Chrisman High School and will attend Metropolitan Community College Penn Valley in the fall, then plans to transfer to Johnson County Community College to train to become a dental hygienist.
- **Soren Sablan** currently attends Kansas State University and is studying broadcast production. He also works as the mid-afternoon radio host twice a week for the student-run radio station.

Good luck, Lillian and Soren! We wish you the best for your futures.



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

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1105 W. Dennis Ave., Olathe, KS



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## Save the dates International Credit Union Week

**Monday, Oct. 14-  
Saturday, Oct. 19**

Visit our Olathe, Raytown or St. Joseph branches during the week to securely drop off documents for shredding. On Saturday, our Independence office will have a shred truck on-site, and Goodwill will also be on hand to accept donations.

## Mark your calendars for Missouri's back-to-school sales tax holiday!



Get your student ready for fall, and shop without paying sales tax on school supplies, computers, clothing and other items. Get full details by scanning this QR code with your mobile device.



Don't forget to boost your back-to-school budget with a **Visa credit card or personal line of credit** from United Consumers Credit Union!

### Holiday closings

**Independence Day** Thursday, July 4  
**Labor Day** Monday, Sept. 2