

Phone816-325-6900

Toll Free1-800-580-9303

Fax.....816-461-6355

MAC24816-461-3925

(24-Hour Audio Response Telephone Access)

CU Anywherewww.uccumo.com

(24-Hour Home Banking Access)

Main Office

1111 E. 23rd St., Independence, MO
64055 **Lobby Hours**

Mon.-Fri.9:30 a.m. to 5:30 p.m.

Sat.9:30 a.m. to 12:30 p.m.

Drive Up Hours

Mon.-Fri.7 a.m. to 6 p.m.

Sat.8:30 a.m. to 12:30 p.m.

Truman Branch

400 W. 24 Hwy., Independence, MO
64050 **Lobby Hours**

Mon.-Fri.9:30 a.m. to 5:30 p.m.

Sat.9:30 a.m. to 12:30 p.m.

Drive Up Hours

Mon.-Fri.7 a.m. to 6 p.m.

Sat.8:30 a.m. to 12:30 p.m.

Susquehanna Branch

17911 E. 24 Hwy., Independence, MO
64056 **Lobby Hours**

Mon.-Fri.9:30 a.m. to 5:30 p.m.

Sat.9:30 a.m. to 12:30 p.m.

Drive Up Hours

Mon.-Fri.7 a.m. to 6 p.m.

Sat.8:30 a.m. to 12:30 p.m.



"banking the credit union way!"

Loans for Every Lifestyle!

Since 1941, United Consumers has provided members with an alternative to expensive and impersonal banking services.

You can apply for a loan in person, by telephone or online at www.uccu-mo.com. The approval process is quick and easy. And, we offer the added convenience of making your payments automatically through Payroll Deduction

Credit union loans are different from loans offered by other financial institutions. They are straightforward, with no hidden charges or restrictions.



www.uccumo.com

Shared branch access nationwide.
Over 5000 free ATMs.

Banking is what you do, not where you do it!

New and Used Auto Loans

United Consumers offers great rates as well as flexible repayment terms on all new and used auto loans. Benefits include:

Financing of up to 120% of the cost of your vehicle for up to 84 months

Simple interest is sure to save you money.

No hidden fees

No prepayment penalties

Low-cost GAP insurance

Low-cost credit life and disability insurances

For the ultimate in convenience, be sure to get your loan pre-approved before you shop. You'll enjoy stronger negotiating power with the dealer, and save time and money.

Special Lending Programs

Enterprise Car Sales

For the best deal on a pre-owned vehicle, we are pleased to offer Enterprise Car Sales. Enterprise features special "Members Only" Car Sales, as well as everyday low prices at its area locations.

CU Lending Systems

You can also get UCCU financing right at the dealership through our CU Lending Systems network. Visit

www.culendingsystems.com for a list of dealers.



Boat, RV and Motorcycle Loans

Enjoy an active lifestyle with a low-cost boat, RV or motorcycle loan from UCCU. You will enjoy:

Great, low rates with terms up to 120 months

Up to 120% financing of the purchase price on new boats, RVs and motorcycles

No hidden fees

No prepayment penalties

A simple and convenient loan process

Share or Certificate Pledge Loans

A share-secured loan uses your shares in the credit union as "collateral." It's the easy way to keep your money in your share account earning interest while you are using the funds from the loan.

First Mortgage Loans

Get your first mortgage from someone you know and trust. Our mortgage lending professionals will take you through every step of the purchase of your home and offer you competitive rates, affordable repayment terms and friendly, personal service. We offer a variety of mortgage options to fit your needs.



Home Equity Line Of Credit

A Home Equity Line of Credit is the ideal way to use the equity you've built up in your home for a variety of purposes. You can borrow up to 100% of the value of your home, maximum \$100,000. You can take up to 10 years to repay the loan, and the interest may even be tax deductible

(Consult your tax advisor for complete details). We also offer Home Improvement and Second Mortgage Loans at affordable, fixed rates and convenient repayment terms.

Signature/Personal

Use these funds when you need quick, extra cash or for a variety of personal needs. Qualified borrowers need no collateral; just a signature is required. And you have up to 60 months to repay your loan.

Line of Credit

There whenever you need extra funds, our Lines of Credit feature generous credit limits, low interest rates and flexible draws for the ultimate in convenience. Plus, with a quick application process, you can secure the money you need without extra wait or hassle.

Visa® Credit Card

For the ultimate in flexibility, savings and convenience, be sure to carry a United Consumers Visa Credit Card.

Our Classic Visa Credit Card benefits include:

NO annual fee

25-day, interest-free grace period on merchandise purchases

Competitive interest rates

Free Common Carrier Life Insurance

Purchasing power at millions of locations worldwide

