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(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.

Raytown Branch

8730 E. 63rd St., Raytown, MO
64133 **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.

St. Joseph Branch

724 N. Belt Hwy., St. Joseph, MO
64506 **Lobby Hours**

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

Sat.8:30 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.

Olathe Branch

1105 W. Dennis Ave., Olathe, KS
66061 **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.

The Benefits of Membership

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

The credit union is a not-for-profit financial institution owned by the members who join. Benefits of membership include lower rates on loans, higher rates on investments and fewer fees than you would pay at a bank. As a member you will also receive special discounts from our business partners.

Membership at United Consumers Credit Union is open to anyone who lives or works in Jackson County, Buchanan County, Cass County, Clay County or the city of Cameron. Those who live, work or worship in Johnson County, Kansas are also welcome.

Once you become a member, your family –including your children, parents, grandparents, aunts, uncles, nieces, nephews, etc. – are also eligible to join. Your credit union share guarantees that you will remain a member for life – even if you change jobs or retire or move.



www.uccumo.com

Shared branch access nationwide.
Over 5000 free ATMs.

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

Savings/Investments

Regular Savings Account

Share savings accounts are the cornerstone of sound financial management. The credit union offers tiered accounts that earn quarterly dividends, based on your average daily balance.

Checking

Our free Classic Checking Account features no minimum balance requirements, no monthly service charges and no per check fees. With Preferred Checking, you earn interest on balances of \$1,000 and more. The free Silver VIP Checking Account includes no minimum balance requirements, no monthly or per-check fees and other benefits. All of our checking accounts offer unlimited check writing privileges, as well as the convenience of our ATM card, Master-Money® Debit Card and optional Overdraft Protection.

Share Certificate/Certificate of Deposit

A United Consumers CD is a great alternative to the volatile stock market. Invest as little as \$500 for terms from 6 to 60 months. Dividends can be added to your certificate, paid out to you by check each month or deposited to the share account of your choice.



Individual Retirement Account (IRA)

An IRA provides you with a strong financial foundation for the future, as well as safety and security. We offer Traditional, SEP and Roth IRAs, as well as Coverdell Education Savings Accounts. You can choose from a variety of terms, or even roll over or invest money from an existing IRA.



Youth Accounts

United Consumers takes a strong interest in financial education for today's youth. That's why we offer accounts designed to teach younger members the value of savings, money management and smart borrowing principles. Youth Savings Accounts, First-Time Checking/Debit Accounts, First Time Auto Loans and First Time Credit Cards. Each service is designed to provide benefits unique to children and young adults, without the fees many banks charge.

Loans

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.



Great Rates and Flexible Terms

UCCU offers great rates as well as flexible repayment terms on all new and used autos, boats, RVs and motorcycles. Financing at the credit union means you're eligible for any available dealer rebates. You can even get your loan pre-approved before you shop. You'll enjoy stronger negotiating power with the dealer, and save time and money.



Home Equity Line Of Credit/

Second Mortgage Loans

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.

Low-Cost Insurance Coverages Credit Life and Disability Insurance

MEMBERS CHOICE Life and Disability Insurance coverages protect your loved ones, your collateral and your credit rating by reducing or paying off your loan if you die or become disabled during the loan term.

GAP Insurance

GAP insurance covers the difference between what you owe on your car loan and the car's value as determined by your insurance company if your car is declared a total loss after an accident.