

banking is what you do,
not where you do it



banking the credit union way

Member Connection

If Santa Needs Extra Help This Season

Apply For Our HO-HO-HO-liday Helper HELOC

Even with flying reindeer, a workshop full of hard-working elves and Christmas magic, sometimes Santa needs help getting us the items on our wish lists. If home improvements, travel or bill consolidation are on your list this year, talk to United Consumers Credit Union about our home equity line of credit (HELOC)!

**Receive \$100 toward closing costs
when you finance a home equity line of credit or bring us your
HELOC from another lender!***

Homeowners will enjoy our:

- Great rates.
- Flexible repayment terms.
- Hassle-free application process.

It's easy to be Santa's helper with a HELOC from United Consumers Credit Union. Contact us today to apply!

*Offer valid 10/1/18-12/31/18 on owner-occupied, single-family residences with up to 90 percent loan to value (LTV). Offer subject to change without notice and based on member creditworthiness and other factors. Member must advance a minimum of \$5,000. \$100 will be given as a lender credit at closing. United Consumers Credit Union NMLS# 604698. Contact UCCU for complete details. Our mortgage loan originators are registered with the Nationwide Mortgage Licensing System, as required by the Secure and Fair Enforcement Act (S.A.F.E Act). To confirm that your mortgage loan officer is registered, you can visit the NMLS website (NationwideLicensingSystem.org) and enter his or her unique identifier or name. If you have already applied for a mortgage loan, the unique identifier of your mortgage loan officer and UCCU were provided to you on the application you completed. If you would like the unique identifier of a loan officer, feel free to contact your local branch or call (816) 325-6900.



Skip-A-Payment Is Back!

With United Consumers Credit Union's Skip-A-Payment program, members with loans may pay a processing fee of 10 percent of the loan payment or \$50 (whichever is less), and put off the December or January payment without penalty!*

Don't delay – the deadline for our December Skip-A-Payment is Nov. 16, and the deadline for the January Skip-A-Payment is Dec. 21. Just fill out the convenient form, and return it to any UCCU office before the request deadline 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 six-month period with three straight months of on-time payments to qualify. Eligibility based on member credit and other factors. Skip-A-Payment fee must be paid 10 days prior to loan due date to allow time for processing. Regular payments will resume with your January or February 2019 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 insurance, 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 loan. **The fee to skip a payment is 10 percent of your payment or \$50, whichever is less.** Contact the credit union for complete details.

Skip-A-Payment Request Form

Account Number		
Name	Co-Maker's Name	
Address		
City	State	ZIP
Phone	Email Address	
Signature	Co-Maker's Signature	

- Mark only one:
- I want to skip my December 2018 payment (Request deadline is Nov. 16)
- Auto loan Signature loan
- I want to skip my January 2019 payment (Request deadline is Dec. 21)
- Auto loan Signature loan
- Mark only one:
- Deduct from savings Deduct from checking



Member Story

"Amazing, and they helped me get into my new car in just one day!"

- M.M., Independence, MO, from her Google review



Fall Shred Event

Saturday, Nov. 10
9 a.m. to noon
Susquehanna office
17911 E. 24 Hwy.
Independence

Enjoy free document shredding onsite! Visit our website for complete restrictions and details on this event. We look forward to seeing you there!

**WE MAKE
VEHICLE LOANS.**

Members have saved nearly \$2 billion with Love My Credit Union® Rewards!

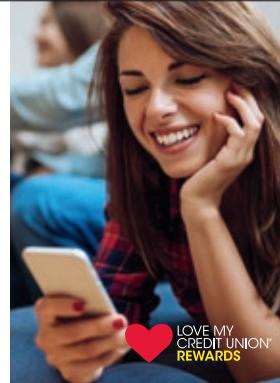
Sprint works for me

turbotax

ADP Authorized Dealer

♥ to shop

Get more from your credit union membership at LoveMyCreditUnion.org



LOVE MY CREDIT UNION REWARDS

**WE MAKE
HOME LOANS.**

Raytown Chamber Of Commerce

In June, we sponsored the monthly luncheon for the Raytown Chamber of Commerce. We had an excellent turnout, and it was a great event for our staff who attended.

Holiday Closings

Our offices will close to observe the following holidays:

Thanksgiving
Thursday, Nov. 22



Christmas Day
Tuesday, Dec. 25



New Year's Day
Tuesday, Jan. 1



Remember, even when we are closed, you can still access your accounts with online and mobile banking, as well as with your ATM or debit card.



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1111 E. 23rd St., Independence, MO
17911 E. 24 Hwy., Independence, MO
400 W. 24 Hwy., Independence, MO
724 N. Belt Hwy., St. Joseph, MO
8730 E. 63rd St., Raytown, MO
1105 W. Dennis Ave., Olathe, KS

816-325-6900
uccumo.com



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