

Member Connection

Banking is what you do,
not where you do it



Banking The Credit Union Way

Shift Your Payments To Automatic With Our 60-Day, No-Pay Offer

Applying for a United Consumers Credit Union vehicle loan is so easy, and now so is making your loan payments! With our Auto Pay service, we can arrange to have your payments automatically taken from the account of your choice – even if it's with another financial institution.

Sign up for Auto Pay when financing your vehicle or refinancing your loan from another lender, and enjoy no payments for 60 days!¹

In addition to our limited-time offer, you'll also enjoy:

- Fixed rates as low as 2.95% APR.²
- Flexible repayment terms.
- Up to 120% financing.
- Plus more!

Shift your payments to automatic today – visit any of our offices or our website to get started.

¹Vehicle must be financed using standard financing terms through United Consumers Credit Union, and member must sign up for Auto Pay to qualify. Finance charge begins from the date of purchase and is repaid over the term. Offer valid 4/2/18-6/30/18. ²APR=Annual Percentage Rate. Rates and terms are subject to change and based on member creditworthiness and other factors. Contact UCCU for complete details.



Spring Shred, Recycling & Donation Event

**Saturday, May 19
9 a.m. to noon
Main office: 1111 E. 23rd St.
Independence**

Enjoy free document shredding onsite, electronics recycling and a chance to unload your clutter! We'll accept your personal papers, electronics as well as items for donation to Goodwill of Western Missouri & Eastern Kansas. Visit our website for complete restrictions and details on this event. We look forward to seeing you there!



We Make Mortgages.

At United Consumers Credit Union, you'll work with local professionals you know and trust.

Easy – We're a full-service mortgage lender, so we'll be with you every step of the way.

Quick – With our online application, you can apply in just minutes.

Low-Cost – We offer competitive rates and flexible repayment terms.

Talk to us about:

- Fixed-rate mortgages.
- Adjustable-rate mortgages and equity lines of credit.
- FHA and VA mortgages.

We're the best choice for your next home loan. Contact us today at 816-521-4116 to get started!

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.



Learn The Science Of Saving During Youth Month

How do you help your children achieve their dreams? One way is to help them learn how to save their money. Science has proven that if you start with small goals, saving money can become a regular habit. Inspire your kids and teens to begin saving the money they earn in a United Consumers Credit Union youth account!

We also offer first-time checking accounts, auto loans and credit cards for teens and young adults (with an adult co-signer). Stop by any of our offices to open an account or loan for the young people in your life today!



Thanks For Participating In The United Consumers Difference

Members, staff and guests braved icy weather to attend our annual meeting in February, where we shared our 2017 success and 2018 plans. Also, we'd like to congratulate our returning board members, Tracy Cox, Kevin Cummings and Jared Fears on their re-election.

Thank you to everyone who attended – we look forward to another successful year of serving our members.



Cash In On Rewards From Love My Credit Union Rewards

This new, exclusive cash-rewards offer is our best one EVER! Now, as a United Consumers Credit Union member, you can earn \$100 for every line when you switch to **Sprint®**.



Make the switch today and save!

Here's how it works:*

- ♥ Members get a \$100 cash reward for every new line when you switch to Sprint.
- ♥ Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint's Credit Union Member Cash Rewards.
- ♥ Plus, get a \$50 loyalty cash reward every year for every line.

The savings don't end here! Members have saved nearly \$2 billion on services they need from partners they trust. The more offers you take advantage of, the more you save.

Here's how to sign up for Sprint cash rewards:

- ♥ Become a Sprint customer.
- ♥ Register at lovemycreditunion.org/sprintrewards or in the Love My Credit Union Rewards® app.
- ♥ Allow six to eight weeks to see cash rewards directly deposited into your credit union account!



*Activ. Fee: Up to \$30/line. Credit approval required. Sprint's Credit Union Member Cash Rewards Offer: Offer begins 1/1/2018. Offer ends 12/31/2018. Available for eligible credit union members & member employees (ongoing verification). Tax ID required to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activation requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines require activation at point of sale. Max. 15 lines. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e., Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. CashReward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards and click on "Cash Rewards Tracker". Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

Holiday Closings

Our offices will close to observe the following holidays:

Memorial Day Monday, May 28
Independence Day Wednesday, July 4

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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816-325-6900
uccumo.com



Federally insured by NCUA

