



The Employee
Benefit

That Is Even
Better
For The
Employer



And it doesn't cost you a thing!



Employee Benefits That Are Even Better For The Employer

The following are services and benefits United Consumers will offer your organization and your employees. Most of these benefits are exclusive to select employee groups that we serve. All discounts require the employee to have Direct Deposit or Payroll Deduction, plus an active Checking account. Must present membership card to receive benefits.



- 1. Make Initial Share Deposit:** We will make your employees' initial share deposit of \$5. This is not a fee. It remains their money as long as they remain a member in good standing at the credit union for a 12-month period and open a checking account with Payroll Deduction or Direct Deposit.
- 2. Loan Discounts:** Your organization's employees will receive a .25% annual percentage rate discount on the normal rate they would pay on collateralized loans (auto loans, etc.) when they sign up for checking and Payroll Deduction. Not good with other offers. Real estate/Visa® loans not included.
- 3. CD Rate Bonus:** Your employees will receive a .10% bonus on any certificate of deposit when they sign up for checking and Payroll Deduction. Not good with other offers or promotions.
- 4. Real Estate Bonus:**
First Mortgage — Your employees will receive up to \$250 off of their closing costs when financing a first mortgage loan through the credit union.
Variable and Fixed Home Equity — Your employees will receive up to \$50 off of their closing costs when financing a home equity loan through the credit union.
- 5. No-Fee Conveniences:** No fees on cashier's checks or money orders.
- 6. On-Site Access:** United Consumers staff will visit the office to sign up new members, help with a variety of transactions, take loan applications, etc.
- 7. Special Offers:** From time to time we will make discounts and offers available only to members who work for select employee groups.
- 8. Free Online Banking and Bill Pay Capabilities:** With CU Anywhere, CU Anywhere Mobile and CU Pay.



9. Shared Branch Network, ATM Network: United Consumers is a member of the Credit Union Service Center Network. That means members of UCCU can make transactions and access their accounts without charge at dozens of credit union branches throughout Missouri and 4,500+ locations nationwide.

Members can also take advantage of surcharge-free ATM access at any CO-OP or Alliance One Network location. That adds up to more than 32,000 ATMs throughout the U.S. and Canada.

10. Second Chance Checking: Some of your employees may not be eligible for a checking account at a financial institution because of past credit difficulties. This forces them into the check cashing and payday lending world. Our Second Chance Checking account gives them an opportunity to use mainstream financial services again. Employees are given a checking account with certain restrictions, fees, etc. If they manage the account successfully for 12 months, the account is rolled over to a free checking account with fewer restrictions and access to other services. This program could save each employee several thousand dollars a year.

11. Consumer Education/Counseling: Our staff can also hold free workshops on understanding a credit score, basics of buying a car, basics of buying a home, etc. We have a certified trainer on staff, and we're willing to hold training sessions at your site on other topics you feel would benefit your employees.

12. Discount Amusement Park Tickets: Silver Dollar City, Worlds of Fun, Oceans of Fun, etc.

13. Check Cashing: Free for members with Checking/Payroll Deduction. For non-members and non-qualifying members, we'll cash payroll checks for a small fee with proper ID.

14. Institution Security: The credit union's solid capital position makes us one of the strongest financial institutions in the nation. Our member-owner structure means we can't be "bought" by large bank holding companies.



United Consumers Credit Union— UC The Difference

How does United Consumers Credit Union differ from area banks or savings & loans:



Member Owned.

United Consumers has no outside shareholders. Members/Account-holders are the owners.

Boards Elected Democratically.

Credit unions are democratically controlled; board members (non-paid volunteers) are credit union members elected by their fellow members.

Limited Market.

By law, credit unions can only serve consumers in their “field of membership.” A credit union’s field of membership consists of select employee groups (companies, organizations) and other people who share something in common, such as where they work, live or go to church.

Diversified For Safety & Soundness.

UCCU serves multiple groups as part of our safety and soundness strategy. If there is a downsizing or plant closing at one employee group, the credit union members from other groups act as a stabilizing force. The credit union’s operation will not be adversely affected, and funds will be available to provide the downsized employees a financial bridge until they find new employment. And members can remain members of United Consumers for life, even if they change jobs, move or retire.

Focus On Members.

Since credit unions are not for profit, our member-owners benefit. We pay competitive rates on savings and investment accounts, offer great rates on loans and generally charge lower/fewer fees than the for-profit financial institutions.

Ranked #1 In Service, Value.

For more than 20 straight years, surveys by *American Banker* magazine show consumers rank credit unions #1 in service among all types of financial institutions. In addition, The Consumer Federation of America, USPIRG and other groups say consumers can save \$300 a year or more if they use checking at a credit union like United Consumers rather than at a large bank ... and that’s just on one account!

Improving The Communities We Serve.

Each year the credit union and our employees contribute thousands of dollars to help improve the lives of those who live in the communities we serve. This includes the Children’s Miracle Network, Toys For Tots, local high schools and other organizations.

Large Enough To Help, Small Enough To Care.

United Consumers offers most of the financial services you usually associate with banks. However, there’s a difference at UCCU. We serve more than 14,000 members and have greater than \$100 million in assets. UCCU is large enough to offer the services our members need to help improve their quality of life, but small enough to give members the personal attention they deserve.



How A Credit Union Can Benefit Your Organization

And Your Employees!

By promoting savings and the wise use of credit, United Consumers can help your employees achieve financial stability and allow them to concentrate on becoming more productive employees.



United Consumers Credit Union will:

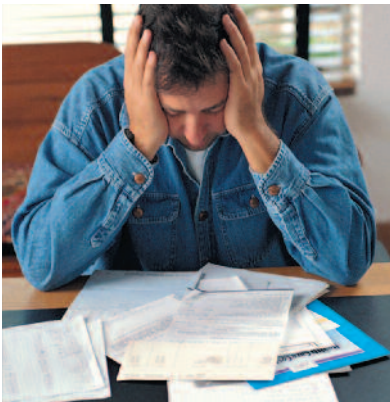
- Create goodwill. Many studies have shown that employees perceive a company-based credit union as an excellent fringe benefit.
- Encourage employees to save regularly. It's especially easy with the convenience of Payroll Deduction.
- Help educate employees about sound personal financial habits.
- Provide financial counseling, including how to improve their credit scores.
- Provide a wide variety of low- or no-cost services sure to save your employees a bundle over other financial institutions.
- Make loans easier for employees to obtain by considering an individual's character as well as collateral; and by making smaller loans than other financial institutions.
- Help eliminate employee requests for pay advances and check-cashing services.

A Valuable Fringe Benefit ... At No Cost To You!

Best of all, although your employees will consider credit union membership a company benefit, the credit union is actually self-supporting and operates independently.

Offering credit union membership to your employees won't cost you a thing, and there is no financial risk to your organization.

Help Your Employees Avoid The Payday Lending Trap



Nearly everyone has run out of cash at some point in their lives. Today millions of people turn to payday lenders when running short of cash ... forking over \$3.4 billion dollars in fees. The average interest rate nationally is 400%.

Worse yet, many consumers get caught in the payday lending trap ... interest charges pile up so fast they can never get far enough ahead to pay off their obligations. This payday lending trap is payday lenders' dirty little secret.

The credit union offers an alternative to payday lenders that could save your employees thousands of dollars each year.





About Us

Since 1941, United Consumers has been providing our members with an alternative to increasingly expensive banking services.

The credit union serves select employee groups, along with those who live or work in several geographic areas. Members can join UCCU with a deposit of just \$5. There is no up-front membership fee or annual membership fee.

Members of your employees' immediate family—including children, parents, grandparents, aunts, uncles, nieces, nephews, etc.—are also eligible to join. And once they are members of the credit union, they can remain members for life—even if they move, change jobs or retire.

Safety/Soundness

United Consumers Credit Union is one of the most secure credit unions in the state, with a strong capital position ... much higher than area banks. Members' savings are federally insured to \$250,000 by the National Credit Union Administration (NCUA), the strongest deposit-insuring agency of the federal government. In addition, Individual Retirement Accounts are separately insured to \$250,000 by the NCUA. There is no safer place for your employees to invest their money than United Consumers.

Savings/Investments

Regular Share (Savings)

Regular 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.

Money Market Accounts

We offer two choices in Money Market Accounts. Your employees can open a Classic Money Market Account with just \$2,500, and they'll earn a fixed rate of interest. A Preferred Money Market Account requires a minimum investment of \$10,000 and pays a tiered rate of interest ... the higher their balance, the more they'll earn. They can make up to three check withdrawals per month with either account.

Share Certificate/Certificate of Deposit (CD)

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

Individual Retirement Account (IRA)

An IRA provides your employees with a strong financial foundation for the future, as well as safety and security. We offer Traditional, SEP, Roth and Educational IRAs. They can choose from a variety of terms, or even roll over or invest money from an existing IRA.



Christmas Club Account

Just \$5 opens this account, and your employees can easily add to the savings through payroll deduction or regular deposits. This account earns dividends based on the daily account balance. Then near November 1, the entire amount in the account will be transferred to either your employees' savings or checking account, just in time for holiday shopping.



Kids Accounts

We offer special savings accounts for kids, and encourage parents to teach their children about earning and managing money at an early age. It's a skill they can use for a lifetime.

Silver VIP

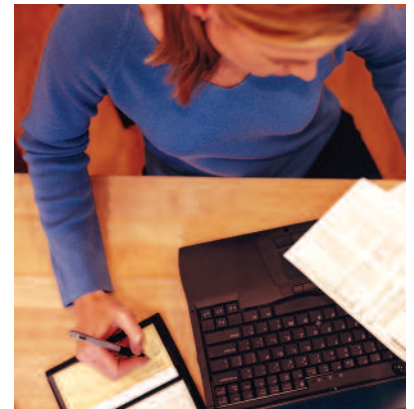
Members age 55 and wiser can enjoy the benefits of this special club. Features include a free box of checks each year, special interest-bearing checking account, free notary service and other benefits. The free Silver VIP Checking Account includes no minimum balance requirements, no monthly or per-check fees and other benefits.



Convenience Services

Checking

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



Courtesy Pay

If your employees run short of cash when bills are due or make a mistake in their checkbook, we offer Courtesy Pay to qualified members. Courtesy Pay may pay their overdraft, saving them the embarrassment of a returned check and the cost of merchant fees (normal overdraft fees apply).

MasterMoney Debit Card

The MasterMoney Debit Card offers the convenience of a debit card and ATM card all in one! It is used just like a regular ATM card to perform ATM transactions all over the world. Your employees can also make purchases from any merchant who accepts MasterCard®. This card works like a credit card, but their purchases are deducted right from their United Consumers checking account.

CU Anywhere—Online Banking

With CU Anywhere, our free online banking, all your employees need is a personal computer and the Internet to access their credit union accounts 24 hours a day, seven days a week. They can check account balances, review and print statement history, verify cleared checks, make transfers between accounts, transfer funds to make loan payments and more.

CU Anywhere Mobile—Cellular Account Access

Enjoy secure access to your accounts from your cell phone or PDA. This service is free and available to all CU Anywhere users with web-enabled cellular services.

CU Pay—Online Bill Pay

Your employees can also pay bills online with UCCU's CU Pay online bill pay service for no charge. Requires CU Anywhere online banking.

United Consumers ATM Card

If your employees need cash in a flash, they can use a United Consumers ATM card. The credit union has four ATMs in Independence, two in Kansas City, one in Raytown and two in St. Joseph. In addition, members can use their ATM or UCCU debit card at thousands of surcharge-free ATMs in the CO-OP and Alliance One Networks as well as more than 600,000 ATMs worldwide that display the Cirrus and ACCEL/Exchange logos.

MAC24—816-461-3925

For 24-hour access to all their credit union accounts, seven days a week, members can use MAC24. They can check account balances, see if a check has cleared, make a loan payment and more. And, it's free.

Direct Deposit/Payroll Deduction

Recurring paychecks, Social Security and pension checks can be automatically deposited into a designated account with Direct Deposit. Once funds are on deposit, your employees can choose to allocate specific amounts into their various accounts through Payroll Deduction.



Loans

New and Used Auto, Boat, RV and Motorcycle Loans

United Consumers offers great rates as well as flexible repayment terms on all new and used autos, boats, RVs and motorcycles. Your employees can even get pre-approved before they shop. They'll enjoy stronger negotiating power with the dealer, and save time and money.

Credit Union Lending Systems

Members can get auto financing right at the dealership. Through our network of auto dealers, members can negotiate their best deal and tell the dealer they want United Consumers financing. The paperwork will be completed at the dealership without having to return to the credit union.



First Mortgage Loans

Members can get their first mortgage from someone they know and trust. Our mortgage lending professionals will take them through every step of the purchase of a home, and offer competitive rates, affordable repayment terms and friendly, personal service.

Home Equity Line of Credit Loan

A Home Equity Line of Credit is the ideal way to use the equity built up in a home for a variety of purposes. Your employees can borrow up to 100% of the value of their home, up to \$100,000. They can take up to ten years to repay the loan, and the money may even be tax deductible (they should consult a tax advisor for complete details).

Home Improvement & Second Mortgage Loans

For the ultimate in flexibility we also offer Home Improvement and Second Mortgage Loans. No matter what your employees' needs, these loans offer affordable, fixed rates and convenient repayment terms.

UChoose Rewards Visa Credit Card

Our Visa Credit Card gives you reward points every time you sign for your purchase, plus a low rate of interest, no annual fee, a 25-day interest-free grace period on purchases, free Common Carrier Life Insurance and purchasing power at millions of locations worldwide



Signature/Personal Loan

Your employees can use these funds when they need quick, extra cash, or for a variety of personal needs. Qualified borrowers need no collateral; just a signature is required. And they have up to 60 months to repay their loan.

Personal 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.

Share or Certificate Pledge Loans

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

Additional Convenience Services

- Money Orders
- Cashier's Checks
- Discount Tickets
- Notary Public Service

Banking is what you do,
not where you do it



Banking the credit union way.

Phone.....816-325-6900
Toll Free800-580-9303
Fax816-461-6355
MAC24.....816-461-3925
(24-Hour Audio Response Telephone Access)
CU Anywherewww.uccumo.com
(24-Hour Home banking Access)

Main Office

1111 E. 23rd St., Independence, MO 64055

Truman Branch

400 W. 24 Hwy., Independence, MO 64050

Susquehanna

17911 E. 24 Hwy., Independence, MO 64056

Raytown Branch

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

St. Joseph Branch

Phone816-279-3693
Fax816-279-9674
724 N. Belt, St. Joseph, MO 64506

Olathe Branch

Phone913-782-1231
1105 W. Dennis Ave., Olathe, KS, 66061

Shared Branch Locations

For a complete listing of these locations and their hours of business, go to www.uccumo.com, and click on the locations tab at the top of the page.

Free ATM Locations

1111 E. 23rd St., Independence
400 W. 24 Hwy., Independence
17911 E. 24 Hwy., Independence
8730 E. 63rd St., Raytown
1105 W. Dennis Ave Olathe KS
2550 S. M-291 Hwy., Independence (City Credit Union)
1201 Jules St., St. Joseph
724 N. Belt, St. Joseph
1700 Cleveland Ave., Kansas City (Inside Postal Plant)

For A Listing Of All CO-OP and Alliance One Network
ATMs, Visit Our Web Site

www.uccumo.com



Federally
Insured By
NCUA

