

DECEMBER NEWSLETTER

United Credit Union

December 2016

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

President - Bryan Whipple

Vice-President - Debbie Hamilton

Secretary-Treasurer - Debbie Frank

Director - Jean Schlegel

Director - Steve P. Foos

SUPERVISORY COMMITTEE

Chairwoman - Sabra Clarke

Vicki Schuler

Gay Lee Johnson

CREDIT COMMITTEE

CHAIRMAN - Darcy O'Toole

Monty W. Pfannenstiel

Annetta Fellhoelter

Lost or Stolen Debit Card Call

1-800-528-2273

Office Hours- Monday through Friday 9:00 am to 4:00 pm

Drive-up opens at 8:00am

www.unitedcunesscity.org

UNITED CREDIT UNION

202 S. Topeka

Ness City, KS 67560

785/798-3223 Fax 785/798-3305

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller

Tax Tips

April 15 falls on a Saturday in 2017, so you'll have until Monday, April 17 to file your 2016 taxes. But even though you have two extra days, there's no time like the present to get organized. Here are some tips to get started; see your tax advisor for details.

* If you itemize your deductions, you can claim donations to charity. See IRS Publication 526 for detailed information on charitable contributions. Clear up the clutter in the closet or basement and donate your items that are in good condition. IRS Publication 561 has information on allowable deductions for property.

* Open or add to your Individual Retirement Account; you can make your 2016 contribution up until April 17, 2017, but the earlier you do so, the more interest you will earn.

* If you've had a significant life event in 2016, for example as a first-time homeowner, a birth, change in marital status, retirement or other major change, it may have a tax impact. Visit irs.gov for a list of helpful resources.

Remember, the IRS does not use unsolicited text messages, email, or social media to discuss your personal tax information. If you get an unsolicited email that appears to be from the IRS, forward it to phishing@irs.gov.



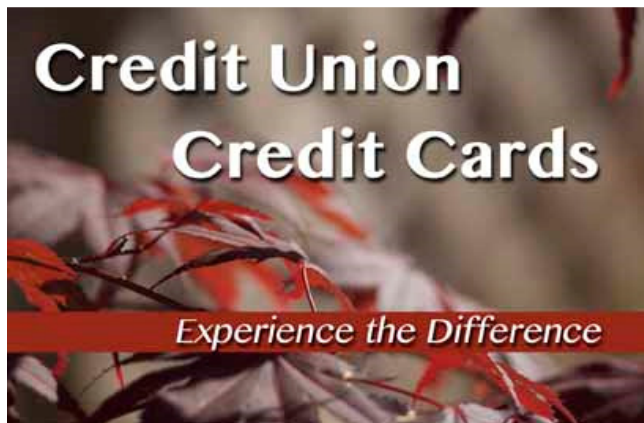
Credit Union Vehicle Loan



IT'S HERE.....

Count on your credit union for Visa® credit cards that meet your financial goals and lifestyle. Enjoy the convenience of using our credit cards anywhere Visa is accepted — worldwide and online. Our Visa credit cards are safer than carrying cash because you're covered by Fraud Protection. Want to make shopping even more rewarding? Choose the Visa credit card that gives you points with every purchase toward merchandise or travel awards. Apply for a Visa credit card today for the great rates, exceptional benefits and personal service you expect from your credit union.

Apply on-line at mycard.com and choose United Credit Union on the drop down list.



the LAST Word

The Last Word

Don't waste words on people who deserve your silence. Sometimes the most powerful thing you can say is nothing.

HOLIDAY LOANS SPECIAL LOAN RATES!

NEED A LITTLE EXTRA MONEY FOR THE HOLIDAY SEASON EXPENSES?

BORROW UP TO \$2,500.00 AT 5.00% ANNUAL PERCENTAGE RATE

FOR TERMS AND QUALIFICATIONS CONTACT: SANDY

Debt Consolidation Loan

JANUARY 2017						
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1	2	3	4	5	6	7

**Get a Fresh Start this New Year!
See your Credit Union today**

Get A Fresh Financial Start With A Debt Consolidation Loan

What better time to simplify your finances than the beginning of a new year? Make 2017 the year that you build your credit, rid yourself of debt, and actually reach your financial goals with an affordable Debt Consolidation Loan from the credit union.

If you're looking for a way to lower monthly payments from things like high-interest credit card payments, post-holiday bills, vehicle loans, and the like, then this low-rate financing could be the solution. You'll be able to keep more of your cash on-hand for expenses while better managing your money. With a Debt Consolidation Loan, you can look forward to:

- * Lower interest rates and payments
- * A fixed payment
- * More time each month with just one bill to pay
- * Just one due date to remember
- * An end to high-interest debt
- * An improved credit score
- * A clearer picture of what you owe and when it will be paid off

Don't let another year go by - take control of your finances now. Apply today by calling, or stopping by the office and kick 2017 off with a fresh start!

