

UNITED CREDIT UNION

February 2018

VOLUNTEERS

WE APPRECIATE YOU!!!

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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, Adm. Assistant
Lauren Crombie, Teller

ANNUAL MEETING MONDAY, APRIL 9, 2018

**E-STATEMENT
WINNER OF
\$25.00 FOR
GOING GREEN!**

**SETH RUPP
CONGRATS!!!**

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Float Your Boat With A Loan From Your Credit Union

Summer is just around the corner, and if you're planning to spend time on the water, cruise on over to the credit union. With rates and terms to fit your budget, we can float you a boat loan that's right for you. If you're new to boating or not sure what boat will work for you, check out websites such as discoverboating.com and boats.com for help in making your choice. Also, remember to account for such costs as equipment, maintenance, dockage or mooring fees, and off-season storage. Keep in mind that boat length is usually the primary factor used to determine fees for docking and storage.

Whether you're hoping to set sail on your sloop or party on your pontoon, call on the credit union to arrange for your financing. We're here to help you navigate the best possible loan.



Fun Ways To Get Your Kids To Save

It's never too early (or too late) to teach your kids how to save money. Whether they're toddlers, teens or in between, there are smart ways to help kids shape future financial habits.

If they're on the younger side, you can train your kiddos early-on to appreciate the value of money. If they're a bit older, there are still strategies for modifying their behavior and outlook - it may take some hard work but will be worth it in the end. Regardless of their age, the key is to keep money matters fun and simple for your little (and bigger) ones! Read on for some valuable tips:

1. Lead by example - Our kids see us using money every day but we rarely talk about it with them. As you go about your daily activities, explain how many things we do cost money. Try to use cash rather than credit or checks to instill a concept of real money rather than an abstract notion of it. Give weekly allowances and stick with it so they don't get the feeling that money promises should be broken. Plus, they'll look forward to "getting paid" for good behavior and seeing their money grow.
2. Have a safe place for saving at home - Designate a special piggy bank or use individually labelled envelopes or jars. Your child can draw pictures on them of what he or she wants. Explain to them that some things take a little more time to save for than others (example, a book versus a bike).
3. Let kids play with money - Have them count their own money to learn what coins and dollars are worth. Play money-themed games to help kids learn financial concepts like planning and budgeting. Some classic board games include Monopoly, Payday, and The Game of Life. You can also find a plethora of games online for all ages, including:
 - * Planet Orange
 - * Reality Check
 - * Bad Credit Hotel
 - * Celebrity Calamity
 - * The Great Piggy Bank Adventure
 - * Practical Money Skills
4. Donate - Teach youth that saving money isn't just about buying things. You can donate to charities and other causes that are meaningful to you, to give back and help others. Better yet, get the whole family involved by helping out in the community - clean a local park, volunteer at a soup kitchen or animal shelter, etc.
5. Visit the credit union - Open a Share Account at United Credit Union. Have someone there talk to your child about saving and earning interest. Pick up a newsletter, get info on upcoming kids activities, check out the coin counting machine, and let them use the ATM with you.

The Importance Of Balancing Your Monthly Statements

It happens: You get an email alert your monthly checking account statement is available online or it arrives in the mail, but it's just not a convenient time to review it. You plan to do it later, but you never quite get around to it. That procrastination could prove to be a problem. By not reconciling the amount you think you have in your account, with what the credit union or other financial institution says you have, you could inadvertently overdraw your account. And unless you have overdraft protection that could mean the embarrassment of a "bounced" check - costing you a return check fee from a merchant and an NSF (non-sufficient funds) fee from the credit union.

So when your statement arrives, take some time to ensure that the balance in your check register agrees with the statement balance. If it doesn't, look for:

* ATM cash withdrawals or a check you may have neglected to record* Checks you wrote that have not been cashed or cleared* Debit Card purchases not recorded* Online Bill payments you may have not recorded* Deposits not recorded

A subtraction or addition error If you still need help, contact the credit union for assistance.

Avoid ^(NSF) fees by
**Balancing your
Monthly Statement**

the LAST Word

Try to be a rainbow in someone's CLOUD