

UNITED CREDIT UNION

JANUARY 2018

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

President - Bryan Whipple
Vice-President - Debbie Hamilton
Sec.-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

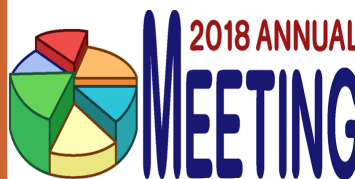
Office Hours- Monday through
Friday 9:00 am to 4:00 pm
Drive-up opens at 8:00am

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, Adm. Assistant
Lauren Crombie, Teller

**Save the Date!!!
Monday, April 9, 2018
At the Leisure Years
Center in Ness City.
Please join us for a fun
evening**



Plan Now To Attend The 2018 Annual Meeting

Find out how the credit union made a difference for members in 2017 and what's on tap for the coming year by attending the 2018 annual meeting. Learn the results of the board of directors' election. Catch up with your credit union friends, and meet new ones, too.

Follow us on
Facebook:
**United Credit
Union-Ness City**

Instagram:
**UnitedCredi-
tUnionNC**
and Twitter:
@UCUNessCity

to see what we are
up to.

At the credit union, you're not just a customer. As a member-owner, you have a stake and a voice. The annual meeting is your opportunity to keep abreast of the credit union's future direction. After all, it's not something you're likely to be able to do at other financial institutions, where only the stockholders are invited to participate. The credit union is where you belong, so we hope you will be able to join your fellow members at the 2018 annual meeting.

Lighten Your Credit Burden With A Consolidation Loan
It's easy to be lulled into making the minimum payments on your credit cards. But take a closer look at your statement to see what you could actually end up paying and how long it will take you to settle the score if you do so - and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late pay-

ment, or it will cost you even more in penalties - a late payment fee and the interest rate may skyrocket.

A Consolidation Loan from the credit union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on au-

topilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.



Financial Fitness 101: Start The New Year With A New Budget

As we say farewell to 2017 and usher in a new year, perhaps we're thinking about ways to grow and change in 2018. Resolving to save money and be more financially responsible in the year ahead is a smart goal and one that many people make. However, it can be a difficult resolution to keep, if not well thought out.

Take comfort in knowing that, as a UNITED CREDIT UNION member, you have the expert knowledge and resources that come with a trusted financial institution. Dedicated to your financial fitness, UNITED CREDIT UNION offers a plethora of products and services to boost you to pro status when it comes to saving and budgeting. Whether you're in need of basic savings accounts and online budgeting tools, or require budgetary counseling programs and financial literacy, UNITED CREDIT UNION is here to help you get on track and take your finances to the next level.

While UNITED CREDIT UNION offers these invaluable tools to keep your budget on track, below are some additional tactics to manage your finances throughout 2018 and for years to come:

- * Set goals in writing. Keep a prioritized list of how much you want to save weekly, monthly, even yearly, and where you want to cut back spending.
- * Keep a spending diary for at least 2 weeks. This will give you a clear idea of exactly how much you're spending and on what. You may be surprised to discover wasteful habits and opportunities for saving.
- * Pay yourself first. As soon as you earn money, deposit a portion into your UNITED CREDIT UNION Share Account.
- * Once you have a savings base, and a little extra cash on-hand, consider one of these higher interest accounts to help you save faster.
- * Reward yourself. Don't forget to allow for spend money in your budget - everyone needs some fun whether it's vacationing, dining out, or just seeing a movie.

the **LAST Word**

No Rules For SUCCESS Will Work If You Don't!

Inside Story Headline

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find “filler” articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in

your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you’re finished writing your newsletter, convert it to a Web site and post it.



Caption describing picture or graphic.

Inside Story Headline

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note

business or economic trends, or make predictions for your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.

“To catch the reader’s attention, place an interesting sentence or quote from the story here.”

Inside Story Headline

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you’re trying to convey. Avoid

selecting images that appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the article. Be sure to place the caption of the image near the image.



Caption describing picture or graphic.

Microsoft

Primary Business Address

Address Line 2

Address Line 3

Address Line 4

Phone: 555-555-5555

Fax: 555-555-5555

Email: someone@example.com

We're on the Web!

example.com

Business Tagline or Motto

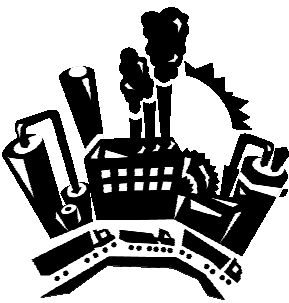


Organization

This would be a good place to insert a short paragraph about your organization. It might include the purpose of the organization, its mission, founding date, and a brief history. You could also include a brief list of the types of products, services, or programs your organization offers, the geographic area covered (for example, western U.S. or European markets), and a profile of the types of customers or members served.

It would also be useful to include a contact name for readers who want more information about the organization.

Inside Story Headline



Caption describing picture or graphic.

This story can fit 175-225 words.

If your newsletter is folded and mailed, this story will appear on the back. So, it's a good idea to make it easy to read at a glance.

A question and answer session is a good way to quickly capture the attention of readers. You can either compile questions that you've received since the last edition or you can summarize some generic questions that are frequently asked about your organization.

A listing of names and titles of managers in your organization

is a good way to give your newsletter a personal touch. If your organization is small, you may want to list the names of all employees.

If you have any prices of standard products or services, you can include a listing of those here. You may want to refer your readers to any other forms of communication that you've created for your organization.

You can also use this space to remind readers to mark their calendars for a regular event, such as a breakfast meeting for vendors every third Tuesday of the month, or a biannual charity

auction.

If space is available, this is a good place to insert a clip art image or some other graphic.