

JULY NEWSLETTER

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Short On School Funds? Here's Help

Does it seem as though that school supply list is growing longer? That's because it is. As schools cut their budgets, parents are picking up the cost for more items, for example, tissues and hand sanitizer. According to the website teacherlists.com, the average number of items on supply lists rose to 18 in 2014, a 29 percent increase from the previous year. It's likely that trend will continue in 2015. Add the expenses for electronics, shoes, clothing, plus fees for sports and extracurricular activities, and it's easy to understand how back-to-school spending now ranks second only to holiday shopping.

If that's putting a strain on your cash flow, the credit union can help. A low-interest loan from the credit union may save you money because instead of using a high-interest-rate charge card you can pay cash for your purchases. Paying cash can help you stick to your budget, too. So before it's time to head back-to-school, head to the credit union. Call or stop by.

Help Wanted

United Credit Union is seeking a part-time employee. They will work one or two days a week. We are looking for someone who could be available at a moment's notice due to illness or emergency of the full-time employees. Also, will need to work when the full-time employees need to attend meetings or take vacation time. If the person is honest, dependable, hardworking, and willing to learn, we will train. **CONFIDENTIALITY** is a must. Susan Klitzke is still working part-time but we are in need of another part-time person. Application may be picked up at the office or call Sandy.



COOKBOOKS

We still have a lot of cookbooks if anyone would like to purchase one.

Cool Off This Summer With Low Rate Auto Deals

It's summertime at your credit union...that means hot temperatures outside and super cool deals on Vehicle Loan rates, inside! We know that buying and owning a vehicle is no small financial feat, from the cost of the car or truck, financing, insurance and maintenance expenses like gasoline, repairs, and inspection. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for their next ride, and this is where we can help.

As your credit union, we will not only pass along better rates and lower fees to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, come in and visit the vehicle buying professionals at the credit union. Don't settle for the banks and dealerships whose rates are rivaling the scorching summer temps - stay calm and collected with a super-cool, low-rate credit union auto deal. Stop in our office today or check out our website for current rates and details.



Cool off this summer with our low-rate VEHICLE LOAN deals

Protect Yourself Against ID Theft During Summer Travel

Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers. Your credit union wants you to enjoy your travels and keep your identity protected by sharing some tips:

- * Keep your travel plans and photos off social media until you return home. Also, turn off all location tracking to your smart phones and social media accounts. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
- * Place a hold on your mail or have a neighbor pick up your mail and packages.
- * Be careful using wireless Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks are not secure and if your information is unencrypted during transmission, it can be intercepted. Use your cell phone's carrier service instead.
- * Limit the amount of credit cards you bring on your trip and instead of using debit, use credit when making a purchase. This detours prying eyes from getting your PIN number.
- * If you need cash from an ATM machine, go to one inside since you're in an unfamiliar place and not aware of your surroundings. If at all possible.
- * Keep all your receipts and travel information until you get home, then shred what is not needed.
- * When you return home, monitor your financial statements for a while to make sure no fraudulent activity has occurred.

Bon Voyage and enjoy your summer travels!



Protect yourself against **ID THEFT** during your summer travels

