

JUNE NEWSLETTER

United Credit Union

Quarter-End

June 2016

VOLUNTEERS

WE APPRECIATE YOU!!!

Board of Directors

President - Bryan Whipple

Vice-President - Earl Goodman

Secretary /Treasurer - Debbie Frank

Director - Jean Schlegel

Director - Debbie Hamilton

SUPERVISORY COMMITTEE

Chairwoman - Sabra Clarke

Vicki Schuler

Gay Lee Johnson

CREDIT COMMITTEE

CHAIRMAN - Darcy O'Toole

Monty W. Pfannenstiel

Annettta Felthoelter

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 8:00 am

UNITED CREDIT UNION

202 S. Topeka

Ness City, KS 67560

785/798-3223 Fax 785/798-3305

www.unitedcunesscity.org

EMPLOYEES

Sandy Reinert, Manager

Yvette Schlegel, Administrative Assistant

Tracy Rupp, Teller

Susan Klitzke, Teller

We are happy to announce that Lane 2927-00 Pfannenstiel found his account number in the last quarterly newsletter. We have four numbers tucked away in this newsletter. If you find yours, be sure to call the office by Friday, July 29, 2016



Visit your CU for all the options when it comes to a

Vehicle Loan

Should You Buy Or Lease Your Next Ride?

If you're in the market for a new vehicle, you have probably been watching and reading the ads. And, often, the cost of leasing appears to be lower than buying. But is it right for you? Think of leasing like renting a car, although for longer and with more fees and strings attached. With a lease, you typically can drive a more expensive car than you would buy, and every few years, you can lease a new car with the latest bells and whistles. When the lease is up, there's no trade-in negotiation to worry about. On the other hand, if you choose to buy a vehicle you can get exactly the one you want and sell it whenever you want. Plus, if you drive a lot, you don't have to worry about excess mileage charges. Once you've paid off your vehicle loan, the car is yours. Over time, it's less expensive to buy a car, especially if you plan to keep it to drive yourself or to pass it on to a new driver in the family. No matter your decision, remember at the credit union, we're on your side. So if you need help with your decision call us at the credit union and we'll help get you on the right track.

Recharge With A Credit Union Vacation Loan

Ah Summer! Time to get away and recharge your batteries. A Vacation Loan from the credit union can make it happen. Research studies suggest that taking a vacation has health benefits, including reducing stress and the risk of heart problems and depression. Studies also have found people who take vacations have improved productivity when they return to work. You owe it to yourself, your family, and your employer to take time off. And with a low-rate Vacation Loan from the credit union, it may cost less than you think because you can set your budget and not carry a balance on a high rate credit card. So whether it's backpacking 1177-00 in the back woods or museum hopping in the big city, make the credit union the first stop of your vacation adventure. Call, or stop by today.

We are very sad to report that Earl Goodman has resigned his position as a member of the Board of Directors as of June 30, 2016. The Board will be appointing someone to fill this vacancy. We wish Earl all the best in his new endeavor. Thank you Earl for your dedicated service to the credit union; we are certainly going to miss his infectious laugh.



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 2410-00 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, use cash or get VISA gift cards from your credit union.* 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!



The Last Word

For every up there is a down, for every frown there is a smile, for every night there is a day and for every 677-00 problem, there is a way.