

# NOVEMBER NEWSLETTER

## THANKS VOLUNTEERS

### BOARD OF DIRECTORS

Bryan Whipple, President  
Jean Schlegel, Vice-Pres.  
Debbie Frank, Sec-Treas.  
Earl Goodman, Director  
Cory Schwien, Director

### SUPERVISORY COMMITTEE

Sabra Clarke, Chairwoman  
Vicki Schuler  
Gay Lee Johnson

### CREDIT COMMITTEE

Darcy O'Toole  
Chairman  
Monty W. Pfannenstiel  
Annetta Fellhoelter

### EMPLOYEES

Sandy Reinert, Manager  
Yvette Schlegel, Adm. Ass't.  
Tracy Rupp, Teller  
Susan Klitzke, Teller

**United Credit Union**  
**202 S Topeka**  
**Ness City, KS 67560**  
**785/798-3223**  
**Fax 785/798-3305**

[www.unitedcunesscity.org](http://www.unitedcunesscity.org)

### *Strategic Planning*

*The Board of Directors, Bryan Whipple, Cory Schwien, Jean Schlegel; Credit Committee, Annetta Fellhoelter; Supervisory Committee, Sabra Clarke, Gay Lee Johnson and Employees, Sandy Reinert, Yvette Schlegel, and Susan Klitzke along with the facilitator; Tana Hoffman, Kansas Credit Union Association met this fall for Strategic Planning Session on October 14. We really had a lot of fun putting our ideas together and planning the future of our credit union. We are so fortunate to have this group of people as part of our team. It is so wonderful how much these people truly care about our credit union. We encourage you to let them know what services you would like to see your credit union offer. Also, if you get a chance, thank them for volunteering.*

*WE LOVE OUR CREDIT UNION!*

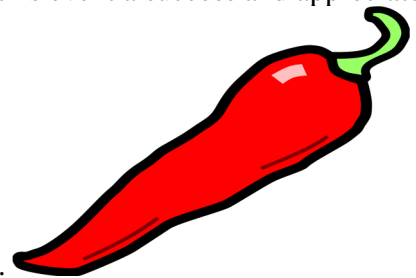
## United Credit Union Chili cook-off Free Will Soup Supper December 16, 2015

Thank you for your interest in participating in the "Chili Cook Off". The proceeds will be donated to the Lester and Jane Stoecklein family for expenses, while Jane is fighting cancer. We are looking forward to making this event a success and appreciate

your participation and support.

Please feel free to contact Sandy Reinert with any questions at the Credit Union at 202 S Topeka, Ness City, KS. (785) 798-3223.

**PEOPLE HELPING PEOPLE!**



**COOKBOOKS**  
*Special price for the  
Holidays \$15.00*

**HOLIDAY LOAN  
PROMOTION**

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

### HOLIDAY LOAN PROMOTION

Need a little extra money for the  
holidays or other expenses?

Borrow up to \$2,500.00 at  
5.00 % annual percentage rate

Promotion expires 1-31-16

For Terms and Qualifications contact:

Sandy at United Credit Union

202 S. Topeka

Ness City, KS. 67560 (785) 798-3223

### Breathe Easier With A Bill Consolidation Loan

Credit card bills atop medical bills atop heating bills. If your debt load is getting too heavy, contact the credit union about a Bill Consolidation Loan. Consolidating your debt at the credit union may actually save you money. For example, take a close look at that department store charge card statement. Don't be surprised if you find that you're paying an interest rate of 25 percent annual percentage rate (APR) or higher. So if you've charged \$1,000 and make payments of \$50 a month, it would take you more than two years to pay it off (27 months) and that's if you don't make additional purchases. Plus, you'd pay \$307 in interest. Ask us about a Bill Consolidation Loan. We'll show you how to pay off your bills with a low-rate loan from the credit union. It simplifies your life and will likely save you money. Call or stop by today for more information.



Although we have no button,  
your CU does have low-rate  
Bill Consolidation Loans

