

Member Connection

Banking is what you do,
not where you do it



Banking the credit union way

Celebrate the UCCU difference

International Credit Union Week: Oct. 15-19

Free paper shredding

Around the world, the credit union movement is celebrated on the third Thursday in October. Locally, we take the whole week to celebrate our members and the communities we serve.

Goodwill donation drive

Tuesday, Oct. 15-Friday, Oct. 18

Visit our Raytown, St. Joseph or Olathe lobby to put your documents into our secure shred bins. On Thursday, each office will also have treats and giveaways to share!

Treats & giveaways

Saturday, Oct. 19, 9 a.m. - noon*

Visit our Independence office parking lot to drop off your documents at our on-site shred truck. Goodwill will also accept donations of clothing, toys, select furniture and more!

Scan the QR code with your mobile device for complete details, including a list of items Goodwill will accept.



**Event subject to cancellation if adverse weather conditions occur. We'll announce any potential cancellation on our Facebook page: facebook.com/bankingthecreditunionway. Contact UCCU for complete details.*



Skip your December loan payment

With our skip-a-payment program, members with certain loans may put off their December loan payment without penalty!* Simply pay a processing fee of 10% or \$50, whichever is less.

Scan the QR code to complete the request form, and return it to any UCCU office by Wednesday, Nov. 20 to see if you qualify.



**Does not apply to mortgage/home equity loans, credit cards, share/CD-secured loans or lines of credit. Account must be open for at least a three-month period with three straight months of on-time payments to qualify. Eligibility based on member credit and other factors. Skip-a-payment fee is payable at the time of application. Regular payments will resume with your January 2025 payment. Interest continues to accrue during deferral period. Loan maturity date will be extended for the number of months of the applied extension. If your auto loan has GAP protection, please contact your insurance carrier to determine how a skip-a-payment may affect your coverage. Offer subject to approval and does not apply to the first payment of any loan. All applicable parties must sign the form. The fee to skip a payment is 10% of your payment or \$50, whichever is less. Contact the credit union for complete details.*

Help lead your credit union

If you are interested in running for the United Consumer Credit Union board of directors or supervisory committee, please send nominations in writing to:

United Consumers Credit Union
Attn.: Nominating Committee Chair
1111 E. 23rd St.
Independence, MO 64055

Nominations must be received no later than Nov. 30, 2024.



Your home may be sitting on savings

We may be able to save you money on your **mortgage** or **home equity line of credit (HELOC)** with our special offer:

Get up to \$500 off closing costs when you bring us your real estate loan from another lender or finance with us!*

Scan the QR code with your mobile device, call our mortgage team at (816) 521-4133, or visit any of our branches to see how much money we can save you.



*Offer ends 12/31/24 and subject to appraisal and underwriting terms and conditions. Offer applies to new real estate loans financed with UCCU only, current UCCU real estate loans ineligible for refinance. Up to \$500 will be deposited into savings account at closing. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral. Mortgages are available in Missouri and Kansas only. Contact UCCU for complete details. United Consumers Credit Union NMLS #604698.



Our card upgrade is almost complete

Over the summer, United Consumers Credit Union enhanced our debit card and credit card programs.

For both cards:

- We launched **Visa® 3-D Secure**, an extra layer of payment protection when shopping online. You may get a one-time password sent to your mobile phone, so it's important that your information is up-to-date with us!
- **CardValet® is no longer available**, and we'll switch to CardNav® by February 2025. In the meantime, you can manage your card through Online Banking's Account Alerts and Card Management sections.



For rewards credit cards, **uChoose Rewards is no longer available**, and we'll switch to Member Rewards on Nov. 1. You are still earning rewards points on purchases, and they'll transfer over to the new program.



For debit cards, we switched from MasterCard® to Visa® and **issued new cards**. Make sure you have destroyed your old card, activated your new card and updated your payment information with your service providers.

We sincerely appreciate your patience while we worked to transfer everything over to the new systems!

Make it the most wonderful time of the year



Our **holiday loan** can help you give more than holiday greetings this shopping season, even if your finances aren't the hap-happiest.

Borrow up to \$2,000 for up to 12 months at 9.99% APR!*

Stop by any of our offices to apply today!

*APR=Annual Percentage Rate. Offer subject to change without notice, credit qualifications and member eligibility. Offer valid 10/1/24-12/31/24. Contact UCCU for complete details.

Holiday closings

Columbus Day	Monday, Oct. 14
Veterans Day	Monday, Nov. 11
Thanksgiving	Thursday, Nov. 28
Christmas Day	Wednesday, Dec. 25
New Year's Day	Wednesday, Jan. 1

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816-325-6900 • uccumo.com

1111 E. 23rd St., Independence, MO
724 N. Belt Hwy., St. Joseph, MO
8730 E. 63rd St., Raytown, MO
1105 W. Dennis Ave., Olathe, KS

