

Member Connection

Banking is what you do,
not where you do it



Banking the credit union way

It's time!

Decades in the making...

We're doing a system upgrade! Even though we're still a few months away, United Consumers Credit Union wants to make our members aware of a system upgrade that will occur in April 2025.

All UCCU branches will be closed on Saturday, April 5.

From Friday, April 4 at 6 p.m. until Monday, April 7, **the following services will be unavailable:**

- CO-OP shared branching (including at other participating credit unions)
- Lobbies and drive-thrus
- Mobile banking
- Online banking and bill pay
- Telephone banking

During the same time, **the following services will have limited access**, so please prepare to have cash on hand if needed:

- ATMs
- Debit cards and credit cards



We're excited to provide an improved member experience, including new services! Our staff will work hard to minimize the impact of this upgrade by communicating what to expect through our newsletter, website, social media and mailings. We appreciate your patience as we work to serve you better!

For up-to-date information on the upgrade, please scan the QR code with your mobile device.



You're invited to our annual meeting

Tuesday, Feb. 18

6 p.m.-9 p.m.

Hilton Garden Inn

19677 E. Jackson Dr., Independence

Join us as we review the credit union's growth in 2024 and share plans for what lies ahead.

We'll also have three board members up for re-election. This year's nominees are:

- Mary Brown
- Mike Welsh
- Chris Whiting

Reserve your spot for the annual meeting by **Wednesday, Feb. 12** by:

- Visiting the annual meeting page on our website, and complete the online form, or
- Completing the form below and mailing it to the credit union

Don't forget, your reservation will make you eligible for our prize drawings (must be present to win)! We look forward to seeing you.

Swipe and earn like a hero

Free Kasasa Cash Back checking

At United Consumers Credit Union, we pay you rewards just for doing easy banking basics!

- Earn **4.00% cash back** on debit card purchases up to \$200*
- **Refunds** on **ATM withdrawal fees** nationwide*
- **No** monthly maintenance **fees**
- No minimum balance to **earn rewards**

Plus, we provide free online banking, mobile app, Visa® debit card and more. Activate your superpowers – open a Kasasa Cash Back checking account today!



*Terms and conditions apply. Visit any UCCU branch or www.uccumo.com/accounts/personal-checking/free-kasasa-cash-back-checking.html for full details.

UCCU annual meeting reservation form

Full name _____

Account number _____

Number attending _____

Please return this form by **Wednesday, Feb. 12** to:

United Consumers Credit Union
Attn.: Mary Harmon
1111 E. 23rd St.
Independence, MO 64055

Student members:

Apply for one of our \$1,500 scholarships

United Consumers Credit Union will reward two selected students each with a \$1,500 scholarship! The winners will receive a check paid to the school they plan to attend.

For complete scholarship information, as well as to download application materials, visit the UCCU website. The deadline is Saturday, March 15. Good luck!

*By failing to comply with application and scholarship guidelines, this will result in scholarship forfeiture. For more information, contact UCCU.



**Save the date:
Saturday, April 26**

Join us for our appreciation day!

It's time for our annual afternoon of family-friendly fun, where we thank our members and the communities we serve for all the support we receive throughout the year. Watch your spring newsletter, social media and our branches for all the details!



We're excited to announce that uccumo.com will get a new look in 2025! Watch our social media and website for updates.



Don't fall in love with a scam

If you've found friendly messages from people you don't recognize in your email or social media, or if you're worried that someone you know is romantically involved with a scammer, here's how you can spot and stop a romance scam.

Scammers pretend to be heroes in faraway places: The phony marines, soldiers, admirals, generals, diplomats and surgeons claim they can't speak or show their faces because they're in Afghanistan, Ukraine or South Sudan – but they aren't.

Scammers say they're in love: You can't meet these faraway "friends" in person, but they'll chat with you daily. Too soon, they surprise you with declarations of love, or ask to marry you, and say you can share all your secrets (and money) with them now. Don't believe them.

Scammers ask for expensive favors: They might ask you to accept a package of cash, gems and gold and pay the fake "shipping fee" that really goes in their pocket. Or they ask for new phones to replace broken ones or beg for gift cards and presents for the "kids they left back home." (There aren't any kids.) If you say OK to one request, they come back with another, and then another.

Scammers always ask for money: They make plans to visit, but tell you they're delayed by costly problems: a lost airline ticket or visa, a medical emergency or a blocked account. They say if you could send them some money, they could still come to see you. But the minute your online love interest asks for money, you know it's a scam.

If you think someone is a scammer, cut off contact. Tell the app company or social media platform right away, and then tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Source: [consumer.ftc.gov](https://www.consumer.ftc.gov)

Holiday closings

Martin Luther King Jr. Day	Monday, Jan. 20
Presidents Day	Monday, Feb. 17
System upgrade	Saturday, April 5

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1105 W. Dennis Ave., Olathe, KS



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