



It's summer lovin' for United Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines.

**DURING THE SUMMER OF HUNDREDS, YOU GET:**

- **\$100 cash reward** for each new line activated with Sprint\*
  - **\$50 loyalty cash reward** every year for each line activated or transferred\*
  - Current Sprint customers receive a **\$50 cash reward** for lines transferred into the program\*
  - **25% discount** on eligible accessories
- \*Three lines total, including all activated and transferred lines.

**HERE'S HOW TO SIGN UP FOR SPRINT CASH REWARDS:**

1. Become a Sprint customer and mention that you're a credit union member
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a **\$100 cash reward!** It's just one more benefit of credit union membership.



**Locations**

**CHICAGO WEST**  
4444 S. Pulaski Rd.  
Chicago, IL 60632-4011  
Monday - Friday | 9:00am - 5:30pm  
Saturday | 8:30am - 12:30pm  
Drive Up Hours  
Monday - Friday | 8:00am - 6:00pm  
Saturday | 8:00am - 1:00pm

**CHICAGO NORTH**  
5901 N. Cicero Ave., Ste. 106  
Chicago, IL 60646-5711  
Daily | 10:00am - 5:30pm  
Closed Wednesday  
Saturday | 8:30am - 12:30pm

**CHICAGO EAST**  
1526 E. 55th St.  
Chicago, IL 60615-5550  
Monday - Friday | 9:00am - 5:30pm  
Saturday | 8:30am - 12:30pm

**TELEPHONE**  
1.800.848.3444



**TIP FOR TRAVELING WITH YOUR CREDIT/DEBIT CARD**

When traveling with your United Credit Union Debit and/or Credit Card, please notify us of your travel plans at least one business day prior to leaving, especially if you are traveling outside of the country. All international transactions are blocked unless you inform us ahead of time.

Advance notification will help ensure that legitimate purchases are approved.

You can notify the credit union by calling our Cards Services Department at 1.800.848.3444.



**CO-OP SHARED BRANCHING**



As a United Credit Union member, you can use any other participating credit union's branch to make deposits, withdrawals, loan payments and transfers. With over 5,000 locations, CO-OP has become one of the largest network of financial institutions in the country.

To search for participating branches near you, simply text your zip code to 91989, call 1.888.748.3266 or visit [www.allco-op.org](http://www.allco-op.org).

**WEBSITE**  
[www.unitedcreditunion.com](http://www.unitedcreditunion.com)

**E-MAIL**  
[unitedcu@unitedcreditunion.com](mailto:unitedcu@unitedcreditunion.com)

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*Report Card*

2ND QUARTER 2018

**DOWNPAYMENT PLUS® PROGRAM**

*\$6,000 grants now available for homebuyers!*

If you want to purchase a home and have a steady income and good credit, United Credit Union and the Federal Home Loan Bank of Chicago can help you with the upfront costs.

The Downpayment Plus® Program is a program that provides financial assistance for eligible homebuyers by contributing to the down payment and closing costs of a home. Through the Downpayment Plus Program\*, up to \$6,000 may be available to eligible homebuyers to use toward down payment and closing costs.

To learn more about this program and see if you are eligible call us at 1.800.848.3444.

\*Downpayment Plus is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at [www.fhlbc.com](http://www.fhlbc.com) for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.



**WHY GET A HOME LOAN PRE-QUALIFICATION?**

*One of the most important investments you will make is the purchase of a home.*

As a prospective homeowner, a mortgage loan pre-qualification is extremely beneficial in establishing how much you can borrow and the price range of homes you can afford to buy.

With a mortgage loan pre-qualification, United Credit Union reviews your finances and estimates the maximum amount of loan for which you would qualify.

*Pre-qualifying for a home loan is a great first step in making sure you can afford the home you desire.*

Knowing how much you can afford to buy upfront saves time when you start house hunting. It's also beneficial to your real estate agent and the seller to know you qualify for a mortgage loan and are serious about purchasing the home.

Once you have decided that you are ready to search for a new home, United Credit Union can help you find a mortgage loan that fits your lifestyle and budget.

Contact our mortgage experts at 1.800.848.3444 to get pre-qualified for your home loan today!

*Jeanne Byrd-Towns'* RETIREMENT

United Credit Union celebrated Jeanne's retirement after 10 years of service, and over 40 years of working in the Hyde Park community. Jeanne's hard work and diligence have greatly benefited the credit union and she will be missed by all.



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United Credit Union joins the Fight to End Hunger!

## CROP HUNGER WALK FUNDRAISER

We are proud to announce our participation in the 36<sup>th</sup> Chicago CROP Hunger Walk Fundraiser to help end hunger in local communities and around the world.

For nearly half a century, CROP Hunger Walks have ensured that more people have access to nutritious and sustainable food sources. The walks help end hunger by raising funds to support local food programs and international anti-hunger work, including providing agricultural training around the world.

**UNITED CREDIT UNION IS COMMITTED, WITH YOUR SUPPORT, TO RAISE \$20,000 TO HELP END HUNGER.**

Your support is essential for the success of the fundraiser. Whether it's by donating, participating in the walk, or advocating and raising awareness, you can find the way that's right for you to make a difference during the CROP Hunger Walk Fundraiser.

**MAKE A DONATION:** Visit our team webpage at [crophungerwalk.org/chicagoil/unitedcu](http://crophungerwalk.org/chicagoil/unitedcu) to donate and track the progress towards our goal. Encourage others to also give, reach out to family members, friends, neighbors and co-workers. Ask your employer to match your donation.

**JOIN OUR WALK TEAM! DATE:** Sunday, October 14, 2018.  
**LOCATION:** 2nd Presbyterian Church (1936 S. Michigan Avenue, Chicago). Registration will begin at 1 PM and walk starts at 2 PM. Contact our marketing department for more information at 1.800.848.3444.

*Together, we can make a difference!*

**FRIDAY, AUGUST 31st**  
11 AM - 4 PM  
at all Branch Locations

United Credit Union's End of  
**Summer BASH!**

Celebrate the end of summer with United CU. Members are invited to visit a branch location on Friday, August 31st from 11 AM - 4 PM and enjoy FREE FOOD, GAMES and RAFFLES!

## FINANCIAL ESSENTIALS For College Freshmen



This summer recent High School graduates are making checklists of all the things they need to get before heading off to college or university. Many times, however, students and their parents miss the less tangible items before heading off to school. Leaving young incoming freshmen on their own to figure their own financial management tools.

If you have a teenager heading for college, make sure to have these four financial items from United Credit Union squared away before moving your student into their new dorm room.

### Free Checking

Students need an account with no minimum balance requirement or monthly fees. Our free checking offers features including: no monthly maintenance fee, no minimum balance requirement, free debit card and free Online Banking and Mobiliti Banking. Plus, over 30,000 surcharge free ATMs nationwide.

### Free Debit Card

With a debit card, it's easier for students to track spending. Using their phone to keep an eye on their account is a free tool offered by United Credit Union to monitor activity, check available balances and avoid costly overdrafts. It's also a way to be on guard against fraudulent transactions.

### Secured Credit Card

Our secure credit card is great for students learning to handle credit. The card is secured by money that is pledged in an account with the credit union and requires a deposit of at least \$500. The card features no annual fee and no transaction fees at a low annual percentage rate. A secured card is an actual credit card, unlike a prepaid card. It allows students to build credit to rent an apartment, buy a car and save on insurance premiums once they graduate.

### Online and Mobiliti Bank Alerts

Alerts can be customized to report deposits, withdrawals and bill-due dates. Students can also be notified when their account balance is getting low, which will help avoid fees.

## CREDIT UNION EXCLUSIVE 2-DAY CAR SALE AT FAMILY HYUNDAI

Friday, September 14 & Saturday, September 15 from 9 AM - 8 PM

Family Hyundai • 8101 W. 159<sup>th</sup> Street in Tinley Park, IL

Rates as low as **1.75% APR\***



If you've been thinking about a new set of wheels, now is the time to buy. United Credit union is teaming up with Family Hyundai in Tinley Park, IL for a two-day member exclusive car sale event.

- ✓ Up to 100% financing
- ✓ Hundreds of new and pre-owned vehicles
- ✓ Other make & models available
- ✓ Hassle-free test drives
- ✓ Trade-Ins Welcome
- ✓ United CU staff will be on-site

Get pre-approved before the sale to receive the best rate possible.

To learn more or get pre-approved, visit [unitedcreditunion.com](http://unitedcreditunion.com), call 1.800.848.3444 or stop by a branch.

\*APR = Annual Percentage Rate. 100% Financing available for up to 72 months for new vehicles model years 2016 or newer. Interest rates as low as 1.75% APR for 12 - 36 months. Rate advertised includes a 0.25% discount for direct deposit, payroll deductions or ACH payment, 0.25% for eStatements, 0.25% discount for pre-approval and a 0.25% Member Appreciation Bonus.

## MEMBER EDUCATION SEMINAR

Saturday  
9/22/18  
11:00 am

**POWER OF ATTORNEY**

At this free seminar, you will learn about advance care planning and how to complete a Power of Attorney. Members seeking to prepare a Power of Attorney and learn more about the process are encouraged to attend.

**LOCATION:** Chicago West Service Center. Space is limited. To reserve your seat, call us at 1.800.848.3444 or contact Mayra Avila directly at 773.843.8482.

*Feel free to invite a family member or friend.*

## HOLIDAY CLOSINGS

- LABOR DAY, Monday, September 3
- COLUMBUS DAY, Monday, October 8

For your convenience, United Credit Union ATMs, CALL-24, Online and Mobiliti Banking are available 24 hours a day.

## COMMUNITY WIDE SHRED DAY EVENT

Saturday, September 8, 9 AM - 12 PM  
4444 S. Pulaski Road, Chicago, IL 60632

United Credit Union is offering a community wide shred day event. Members and community residents are all welcome to attend.

Feel free to bring any personal, confidential, or old papers and documents that you would like shredded on-site. You may bring up to five boxes or ten grocery size bags of paper.

*Invite your family, friends and neighbors to the event - everyone is welcome.*

Don't miss out on this incredible opportunity to protect yourself from identity theft by safely destroying your personal documents.

*We look forward to seeing you there.*