



WHAT DOES MORTGAGE REFINANCING DO FOR ME?

When you refinance a home loan, you can:

- Take advantage of low mortgage refinance rates to reduce your monthly mortgage payments.
- Shorten the term of your mortgage to pay it off faster and save on interest costs.
- Change from an adjustable rate to a fixed-rate mortgage or vice versa.
- Combine a home equity loan and your current mortgage into a single loan and monthly payment.
- Do a cash-out refinance to get funds for home renovations, college tuition, medical costs and paying off higher interest rate credit card debts and other expenses.

Basically, refinancing a mortgage allows you to trade in your old mortgage for a new one with more favorable terms or borrow against the equity and consolidate other debts into your mortgage.

**FOR MORE INFORMATION CONTACT THE MORTGAGE LENDING TEAM
1-800-848-3444**

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

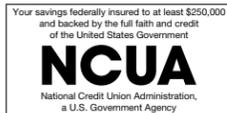
CHICAGO EAST
1526 E. 55th St.
Chicago, IL 60615-5550
Monday - Friday | 9:00am - 5:30pm
Saturday | 8:30am - 12:30pm

TELEPHONE
1-800-848-3444

WEBSITE
www.unitedcreditunion.com

E-MAIL
unitedcu@unitedcreditunion.com

FOLLOW US ON:



©2016 188800 LKCS • www.lk-cs.com

INTERNATIONAL CREDIT UNION DAY®

OCTOBER 20
2016



CREDIT UNIONS ARE
NOT-FOR-PROFIT,
MEMBER-OWNED
FINANCIAL COOPERATIVES

217+ MILLION MEMBERS WORLDWIDE
100+ MILLION MEMBERS IN U.S.

*Join us at any of our service centers on
October 20th for refreshments and prizes.*

International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

The ultimate goal is to raise awareness about the great work that credit unions are doing around the world and give members the opportunity to get more involved.



Report Card

3RD QUARTER 2016

PRESIDENT'S MESSAGE:

We're committed to being your financial partner for life.

Our credit union's mission is clear - we're committed to being your financial partner for life. We have always been fundamentally committed to serving our members, who are our foundation, by providing the highest standard of individualized service ...always placing their financial needs first. We recognize the importance of listening closely to our members and communities to better understand their unique requirements. Anticipating their needs and providing creative solutions are key to our mutual success.

As a member, you have made it clear that technology is appreciated. This is the reason we have dedicated a tremendous amount of time, energy and resources toward introducing new technology designed to increase member convenience.

This year, we have updated our Online banking system, added a mobile banking app, improved our existing bill pay system, and enhanced our online loan application process. These are all important services that help enhance the member experience, with fast, easy and convenient digital service delivery. We took this initiative a step further by recently unveiling a brand new website. We completely overhauled the website to incorporate many of the elements that you have been requesting. If you haven't had the opportunity to take advantage of the website's new features, I encourage you to do so. The changes we've made were designed to provide you with better online service and easier access to information on products, services and financial resources.

While we've received quite a bit of positive feedback on all the new technology enhancements, you've also let us know that sometimes you simply want to go to a branch. In addition to our three convenient Chicagoland locations, our new CO-OP shared-branching network reaches nationwide and gives you access to more than 5,000 shared branch locations and 30,000 surcharge-free ATMs.

Thanks to our directors and staff for all their hard work in helping the credit union build on a strong foundation to reach new levels of success. And special thanks to our members for your continued support of United Credit Union.



Mario Aguirre
President

INTRODUCING OUR NEW CALL CENTER!

We are continually looking for ways to be accessible to members and to become more efficient in our operational processes. United Credit Union has improved the automated phone system in an effort to better meet the needs of our members. Along with the new and improved phone system, we have also created a new Call Center to allow you to reach a live person anytime you call.

Call us at 800-848-3444



INSIDE THIS ISSUE

p2 When You Need an ATM,
a Bigger Network is Better

p2 Holiday Closings

p2 ATM and Debit Card Safety

p3 Enterprise Car Sale

p3 United Credit Union - Member Education Seminars 2016

p4 What Does Mortgage
Refinancing Do for Me?

p4 Locations

p4 International Credit Union Day

WHEN YOU NEED AN ATM, A BIGGER NETWORK IS BETTER

When you need convenient ATM access without paying a surcharge, a bigger network is better. UNITED CREDIT UNION is pleased to belong to the CO-OP ATM network, the largest credit union-owned ATM network in the United States. The CO-OP ATM network operates nearly 30,000 surcharge-free ATMs across the country for the benefit of credit union members. How convenient is that?

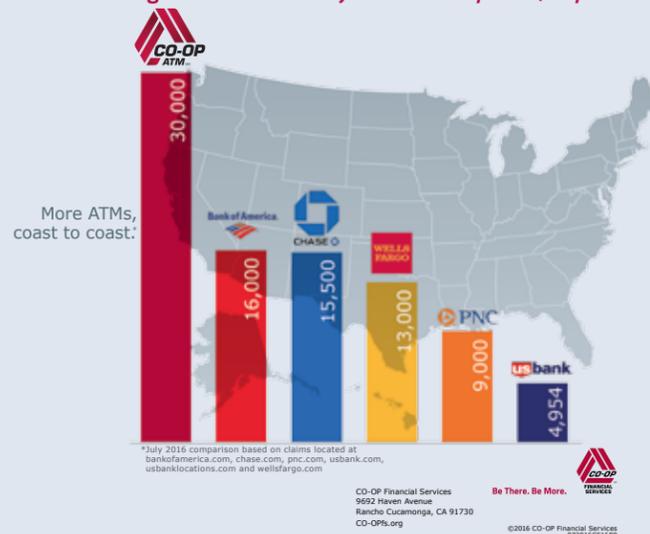
Anyone who's had to wander from place to place searching for an in-network ATM knows the value of more locations. CO-OP ATM network locations are found in credit union branches, supermarkets and 7-Eleven® stores, as well as a multitude of freestanding locations. Simply put, they're everywhere. And they are always surcharge-free for UNITED CREDIT UNION members.

What's even better than surcharge-free ATM access? How about choice? Suppose you're standing in front of an ATM that doesn't belong to the CO-OP ATM network and you really need the funds, regardless of surcharge. Your UNITED CREDIT UNION ATM card also works at ATMs worldwide, because CO-OP Network has links to NYCE, STAR, Cirrus, Pulse, and Plus. You get the best of both worlds: the largest network of fee-free ATMs and expanded choices when fees are not an issue.

The CO-OP ATM network isn't just bigger; it's better. It's designed strictly for the benefit of its credit union members - no collecting fees in order to turn a profit and no making money at your expense. Because credit unions and the ATM network they support are owned by members, the dividends (convenience, free access) are yours. It's the largest surcharge-free credit union ATM network on the planet - and it belongs to you.

To find the surcharge-free CO-OP ATMs in your neighborhood, visit www.co-opnetwork.org.

More surcharge-free ATMs than just about any bank, anywhere.



HOLIDAY CLOSINGS

All United Credit Union locations will be closed for the following holidays:

- Monday, October 10 Columbus Day
- Friday, November 11 Veterans Day
- Thursday, November 24 Thanksgiving Day
- Monday, December 26 Christmas Day (observed)
- Monday, January 2 New Year's Day (observed)

For your convenience, United Credit Union ATMs, CALL-24, Online and Mobiliti Banking are available 24 hours a day. As a member of United Credit Union you can enjoy the convenience of accessing your account at nearly 30,000 ATM locations across the country. Simply use any United Credit Union or CO-OP Network ATMs for withdrawals from your United Credit Union ATM or MasterCard Debit Card.

To locate your nearest surcharge-free ATM, visit our website www.unitedcreditunion.com and click on the CO-OP Shared Branch logo for more details.

ATM AND DEBIT CARD SAFETY

Seven Ways to Keep Your Card Safe

1. Treat your card like cash. Keep it in a safe place.
2. Keep your personal identification number (PIN) a secret.
3. Do not disclose card information over the phone to anyone.
4. Never disclose information about your card in response to an unsolicited e-mail or request.
5. Make certain your internet shopping sites are secure.
6. Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
7. Be sure the transaction is complete and you have received a receipt before leaving.

Use Debit Card as Credit

Whereas it may seem counter-intuitive, it's generally safer to swipe your debit card as credit and sign the receipt. That's because if your card and PIN are compromised, a counterfeit card can be made by thieves, giving them the means to access your account via ATMs. Signatures, on the other hand, are more difficult to fake.



ENTERPRISE CAR SALE



Rates as low as **1.95%* APR**

enterprise car sales
Haggle-free buying. Worry-free ownership.

When: Friday, October 21st from 10am-8pm
Saturday, October 22nd from 9am-5pm
Where: 11429 S. Harlem Ave., Worth IL 60482

We'll make the first payment up to **\$300**

100% financing up to 60 months

Apply online at unitedcreditunion.com

Get pre-approved for your vehicle purchase, before you shop!

Visit the enterprisecarsales.com to view the vehicles available.

When you join United Credit Union, you may remain a member for life - even when you retire, leave your employment or change careers outside our general field of membership. For more information on United Credit Union membership and benefits call 800-848-3444 now! Once a member, always a member! All United Credit Union loans and finance options are subject to member qualification and credit approval. All rates, conditions, programs, and terms are subject to change without notice. 100% financing for up to 60 months. Rate includes .25% for Direct Deposit, Payroll Deduction or ACH payment method, .25% for 20% or more down payment, and .25% for pre-approval. Pre-approval application MUST be received by the close of business on October 31, 2016. Rates are valid thru October 31, 2016. APR will vary with the term of the loan. For a period of seven days beyond the date of purchase or 1,000 miles beyond the odometer reading at delivery (whichever comes first), the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee. Certain restrictions apply. (3) Limited warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles beyond the odometer reading at delivery (whichever comes first). Certain restrictions apply. For details, see an Enterprise Car Sales manager on sale date. *The loan rate of 1.95% applies to a loan term of 60 months or less.

UNITED CREDIT UNION - MEMBER EDUCATION SEMINARS 2016

Participate in our Financial Planning Seminars that may be of benefit for your wealth management. Planning for the future is essential

Saturday 10/22/16 9:00am	RETIREMENT STRATEGIES FOR WOMEN	Focusing on overcoming the financial hurdles specific to women as they plan and invest for the future, this program emphasizes the importance of having a personal plan, a sound strategy, and a consistent approach to saving.	VALIC
Saturday 11/19/16 9:00am	SOCIAL SECURITY AND YOUR RETIREMENT	Social Security is an important element in retirement planning. This program explores the cost of retirement, as well as options for claiming and maximizing Social Security benefits and how to bridge possible income gaps.	VALIC
Saturday 12/10/16 9:00am	WILLS, TRUSTS, AND PROBATES	Learn what legal instruments will be needed to transfer your assets to your designated beneficiary(ies) in a timely and expeditious manner.	VALIC
Saturday 12/17/16 9:00am	INVESTMENT PLANNING	<ul style="list-style-type: none"> • Determining risk tolerance and time horizon • Developing an investment strategy • Diversifying investments • Planning reviews of portfolio to ensure proper allocation 	VALIC

Location: Chicago West Service Center
To reserve your spot, call us at 1-800-848-3444 or email us at unitedcu@unitedcreditunion.com