

Is it time to upgrade your old wheels?

## NEW YEAR AUTO LOAN SPECIAL

- Rates as low as **1.95% APR\***
- We'll make the first payment up to \$300
- 100% Financing up to 60 months
- Apply online at [unitedcreditunion.com](http://unitedcreditunion.com)
- Get pre-approved for your vehicle purchase, before you shop!

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. 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 March 31, 2017. Rates are valid thru March 31, 2017. APR will vary with the term of the loan. \*The loan rate of 1.95% applies to a loan term of 60 months or less. APR = Annual Percentage Rate.



# Report Card

4TH QUARTER 2016



Mario Aguirre  
President

## PRESIDENT'S MESSAGE:

### *New Year. New Look. Continued Emphasis on Member Experience.*

Let me begin by wishing you a very happy, healthy and prosperous New Year. I am very happy to report that United Credit Union had an amazing 2016. We rolled out many new products and services designed to make it easier and more convenient for you to conduct your standard banking transactions. Our investment in these new products and services has certainly paid off, we were able to both grow the organization and improve our financial performance.

As we look forward, we expect 2017 to be another eventful year. The face of financial institutions of all sizes is changing both dramatically and rapidly. New technologies seem to arise on nearly a daily basis. New competitors continue to press the boundaries of traditional banking and the demand for access to all information instantaneously continues to increase. To keep pace with the leaps in technology that will be coming, we expect to continue to explore and launch new offerings for our members' convenience on a regular basis over the coming years.

Finally, we thank you for your business and support throughout all of the changes in 2016. While we are proud of our accomplishments - we pledge not only to continue to offer products and services that meet your needs, but to also deepen the relationships we have built together and become a resource to all we serve.

### *Message from the Board of Directors:*

Happy New Year! We hope you enjoyed the holidays. As we move into this New Year, we hope you will continue to think of United Credit Union first for all your financial needs. We strive every day to be your most trusted financial partner and are looking forward to helping you meet your financial goals in 2017.

## 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](http://www.unitedcreditunion.com)

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

[lovemycreditunion.org](http://lovemycreditunion.org)

## Talk about savings.

Say hello to the Sprint Credit Union Member Discount.



Members Save **10%** or **15%** Business Members Save

on select regularly priced Sprint monthly data service. Restrictions apply. Learn more:  
• [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)  
• 877.728.3428

## GET THE LATEST NEWS

- Like us on [Facebook](#) (search for United Credit Union)
- Follow us on [Twitter](#) (unitedcredit) and [Instagram](#) (unitedcreditunion) to find out the latest news from your Credit Union.

Get reminders of holiday closings, notices of new promotional offers, educational articles, and much more. Check us out today! We also invite you to share our pages with your family and friends.



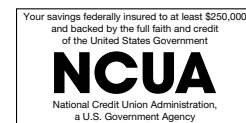
@UnitedCreditUnion



@UnitedCreditU



@UnitedCreditUnion



## NEW HOME MORTGAGE LOAN PRODUCTS

### *We can make it happen!*

- FHA 96.5% financing
- Conventional 97% financing
- VA 100% financing for returning veterans
- Jumbo home loans
- Second home loans
- FHA 203K rehab home loans
- Reverse mortgages for senior citizens

**CONTACT OUR MORTGAGE DEPARTMENT TODAY**  
**1-800-848-3444**



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## HOLIDAY CLOSINGS

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

Monday, January 2..... New Year's Day (observed)

Monday, January 16 .....Martin Luther King Jr. Day

Monday, February 20..... Presidents Day

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](http://www.unitedcreditunion.com) and click on the CO-OP Shared Branch logo for more details.



## WOULD YOU LIKE TO BEGIN TO PLAN FOR NEXT YEAR'S HOLIDAY WISH LIST?

*Let your Credit Union help!!*

Open a Holiday Club Account and deposit money from your direct deposit or payroll deduction and watch your holiday savings grow. The Holiday Club Account funds are transferred to your Savings Account on October 31st in order for you to take advantage of the holiday sales. The benefit of a Holiday Club Account is you can avoid relying on credit cards for your gift giving purchases. Relieve that financial holiday stress - open the Holiday Club Account today!



## ANNUAL MEETING ANNOUNCEMENT

*Chicago West Office  
4444 S. Pulaski Rd., Chicago  
March 18, 2017, starting at 9:30am*

The Credit Union's annual meeting is our chance to report to you, our member-owners, on the progress we've made this year in building an ever-stronger, more vibrant, and more responsive Credit Union.

Highlights include:

- Learn about our performance in 2016 and our plans for the rest of 2017
- Elect volunteer members to our board
- Light refreshments will be served.
- Door prizes! Be sure to arrive early so you can register
- Meet fellow members and credit union staff

We do have limited seating, so please register as soon as possible. To register, please call us at (800) 848-3444 or email us at [unitedcu@unitedcreditunion.com](mailto:unitedcu@unitedcreditunion.com).

## NEW ATM

It's below zero outside and you need money - Good News!!! Your Credit Union at 4444 S. Pulaski now has a drive-up surcharge free ATM machine - available 24 hours a day 7 days a week. No need to get out of the car and fight the cold - just pull up to the drive-up ATM machine to transact your withdrawal. Don't have a United Credit Union ATM or Debit card - apply today!!



## WHO OWNS YOUR CREDIT UNION?

On the face of things, Credit Unions and banks may look similar: similar menu of services, similar-looking locations. Maybe you even think the two are interchangeable. But there's a critical difference between a credit union and a bank – and it affects virtually every aspect of service at your financial institution.

Banks exist to make profits and pass that money along to their shareholders. Credit unions are not-for-profit organizations that exist to serve their members.

Small difference? Not when you consider how ownership can impact the relationship between you and your financial institution. Banks don't just happen to make money off of their customers; they are obliged to do so. As for-profit businesses, their responsibility is to their shareholders. When they set fees and rates, they must build in a healthy profit margin. This is great news for shareholders, but not necessarily for bank customers, who necessarily end up footing the bill.

Credit unions take the opposite approach. United Credit Union is a not-for-profit institution that is owned by – and for the benefit of – its members. Instead of making shareholders wealthy, we set our rates and fees at levels that are advantageous to you. Whether you're considering a deposit account, securing a home loan, or using one of the 30,000+ surcharge-free CO-OP Network ATMs available to you as a member of United Credit Union, you can be sure that you are getting the best possible value. This isn't just a slogan or a marketing



*United Credit Union is a not-for-profit institution that is owned by – and for the benefit of – its members.*

strategy for us. In the same way that banks are obligated to serve their shareholders, credit unions are responsible for providing the very best products and services to their members—without adding in a profit.

## UNITED CREDIT UNION - MEMBER EDUCATION SEMINARS 2017

*We have a number of Financial Planning Seminars that we host to help you plan for your future.*

Saturday  
1/28/17  
11:00am

**REVERSE MORTGAGES**

Join us in learning the facts about Reverse Mortgages and how you can convert some of the equity in your home to cash. Rather than making a payment, the lender will pay you.

Saturday  
2/25/17  
11:00am

**CREDIT PLANNING FOR FINANCIAL SECURITY / REFINANCING YOUR HOME**

Information will be provided about the main ideas of financial planning:

- Cash Management
- Investment Planning
- Tax Planning
- Long Term Care

Saturday  
3/25/17  
11:00am

**UNDERSTAND YOUR CREDIT**

Information will be provided on understanding and rebuilding your credit.

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