

GET *Pre-Approved* FOR YOUR DREAM CAR

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

100% financing available • Up to 72 months
Fast approval • Receive a free trunk organizer

Buy a new or used vehicle or refinance an existing loan. This is a simple way to either lower your monthly payment or shorten the terms of your loan so you can pay it off sooner. If you have a vehicle loan at another financial institution, we can probably save you hundreds or even thousands of dollars over the life of the loan.

Act Fast! Call 1 (800) 848-3444 and apply today.

*APR = Annual Percentage Rate. Rate advertised is based on a term of 36 months for new autos model year 2016 and newer. Rate includes 0.25% discount for direct deposit, payroll deduction or ACH payment, 0.25% discount for 20% or more down payment and 0.25% for pre-approval. Rates may vary based on creditworthiness. All loans, terms, and conditions are subject to credit union qualifications and approval. Some restrictions may apply.



Report Card

1ST QUARTER 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

E-MAIL

unitedcu@unitedcreditunion.com

PROTECT YOUR VEHICLE

With GAP & MRC Coverage

United Credit Union has partnered with CUNA Mutual Group to make auto loan protection products available to our members at competitive rates. Our products include: Guaranteed Asset Protection (GAP) and Mechanical Repair Coverage (MRC).

GAP COVERAGE provides protection to you if your vehicle is totaled or stolen, and there is a difference in your remaining loan balance and what the insurance company will pay.

How does it work? GAP will waive the difference between what the insurance company paid (ACV-actual cash value) and the loan amount, if the loan amount is higher - see example to the right:

Insurance Settlement	
Vehicle ACV	\$11,000
Deductible	\$500
Insurance Settlement	\$10,500
Loan Settlement	
Outstanding Balance	\$15,000
Insurance Settlement	\$10,500
Deficiency Balance	\$4,500
GAP Amount	\$4,500

MECHANICAL REPAIR COVERAGE can help deflect some risk of costly future, covered repairs keeping your vehicle running extra miles and extra years. With different coverage levels and deductibles to choose, there's a plan to fit your family's budget.

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. If you're planning to keep your vehicle beyond the manufacturer's warranty, it could be the right way to go. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs.

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.



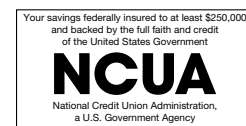
@UnitedCreditUnion



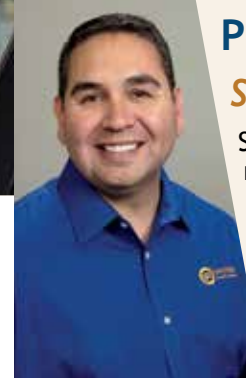
@UnitedCreditU



@UnitedCreditUnion



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Mario Aguirre
President

PRESIDENT'S MESSAGE:

Spring is in the air!

Spring brings thoughts of new growth, renewal, and a fresh new start. Spring is a time for cleaning out and making way for fresh possibilities and new commitments. Let us help you explore new beginnings by providing guidance, support, and direction to manage your financial objectives. We're pleased to continue to offer sound, professional, financial guidance as a complimentary

benefit of Membership. The services we offer include free workshops, personal consultations, online financial management tools, as well as many other web-based resources.

The newest tool that we recently rolled out can be found within our free Online Banking program - it's called TRENDS. It is an account aggregation tool that allows you see all of your financial accounts in one place, regardless of where they are held. TRENDS will provide a 360° integrated view of your entire financial picture. Further, while you're logged in to your Online Banking account, I encourage you to take a look at many other useful tools and services that we offer, including Bill Pay, eStatements, and Mobile Banking. All of these tools and services will reduce the amount of time you spend in managing your accounts, and will allow you to spend more time doing things you enjoy! If you haven't enrolled in our Online Banking program, I highly recommend you to take advantage of this free resource.

We understand that your time is valuable. We strive to make managing money convenient for you through the products, services, and financial resources we offer. We feel privileged to serve you, our members, and to help you meet your financial goals. Thank you for giving us this opportunity and for your continued support.

NEW PRODUCTS COMING SOON!

United Credit Union is proud to announce three new products coming soon.

MONEY MARKET ACCOUNTS

Money Market Accounts are a safe, flexible way to save. You can withdraw funds from your accounts at any time, yet still earn a higher interest rate than a regular savings accounts. If you are looking for a safe and secure place to grow your savings, a money market account may be a great option. Coming this Spring!

HOME EQUITY LOANS

Home Equity Loans give you the opportunity to use the equity in your home to consolidate debt, finance an education for yourself or a loved one or make home improvements. Plus, the interest may be tax deductible (consult your tax advisor). Coming this Summer!



EMV CHIP CARDS

United Credit Union strives to ensure our members' financial information is safeguarded, which is why we are in the process of adopting the new chip technology to secure card transactions for our cardholders. EMV cards contain a computer chip that securely stores the cardholder's information. Every transaction is unique, which makes them difficult to counterfeit. Coming this Summer!



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UNITED HAS NATIONWIDE CREDIT UNION PARTNERS



Shared Branching enables members to perform financial transactions at over 5,000 locations across the country. Below is a list of participating local area credit unions. For additional locations call 1-888-748-3266, visit www.co-opcreditunions.org or text a zip code to 91989 to find a location near you.

Local area participating Credit Unions:

First Northern CU	230 W. Monroe St., Ste 2850	Chicago
Credit Union 1	100 W. Randolph, Ste 208	Chicago
Great Lakes CU	225 W. Randolph St., Ste 01035	Chicago
Credit Union 1	601 S. Morgan	Chicago
First Northern CU	541 N. Fairbanks Ct., Ste 120	Chicago
Credit Union 1	1737 W. Polk St.	Chicago
South Division CU	820 S. Damen Ave.	Chicago
Justice FCU	2111 W. Roosevelt Rd.	Chicago
NorthStar CU	555 W. 31st Street	Chicago
Credit Union 1	2359 N. Washtenaw Ave.	Chicago
United CU	1526 E. 55th St.	Chicago
United CU	4444 S. Pulaski Rd.	Chicago
United CU	5901 N. Cicero Ave., Ste 106	Chicago
South Division CU	9059 S. Kedzie Ave.	Evergreen Park
HealthCare Associates CU	9640 S. Pulaski	Oak Lawn
First Northern CU	1705 Sherman Ave.	Evanston
Corporate America Family CU	7021 W. 79th St.	Burbank
Credit Union 1	5535 W. 95th St.	Oak Lawn
NuMark CU	9809 W. 55th St.	Countryside
Great Lakes CU	9930 Southwest Hwy.	Oak Lawn
Corporate America Family CU	9525 W. Bryn Mawr #160	Rosemont
Credit Union 1	15 N. Wolf Rd.	Northlake
Northwest Community CU	8930 Waukegan Rd.	Morton Grove
Teachers CU	1703 Calumet Ave.	Whiting
American Airlines FCU	609 S. Access Rd.	Chicago
American Airlines FCU	10600 W. Higgins, Ste 104	Rosemont
Credit Union 1	155 E. Brush Hill Rd., Ste 1551	Elmhurst
Great Lakes CU	160 Market St.	Willow Springs
Corporate America Family CU	2111 McDonalds Dr.	Oak Brook
HealthCare Associates CU	249 S. River Rd.	Des Plaines
South Division CU	14740 S. Cicero Ave.	Midlothian
Advance Financial FCU	4035 Alder St.	East Chicago
Tech CU	2310 Columbus Dr.	East Chicago
Sherwin Williams CU	16230 Prince Dr.	South Holland
Credit Union 1	450 E. 22nd St., Ste 250	Lombard
Tech CU	1011 River Oaks Dr.	Calumet City
DuPage CU	725 Ogden Ave.	Downers Grove



GET A GREAT MORTGAGE AND \$100 AS A HOUSEWARMING GIFT

Finance your new home with us - or refinance your existing mortgage - and you'll receive \$100 at the time of loan closing. Let United Credit Union's mortgage experts answer your questions and possibly save you thousands of dollars:

- Great low rates & flexible plans
- Get pre-approved for a new mortgage to increase your negotiating power
- Refinance an existing loan and lower your monthly mortgage payment or shorten your term

CONTACT OUR MORTGAGE LENDING TEAM FOR MORE INFORMATION: 1-800-848-3444



HOLIDAY CLOSINGS

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

Monday, May 29
Memorial Day

Tuesday, July 4
Independence Day

For your convenience, United Credit Union ATMs, CALL-24, Online and Mobliti 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.

ANNUAL ENTERPRISE CAR SALE EVENT



Haggle-free buying. Worry-free ownership.

When: Friday, June 2nd from 10am - 7pm, and Saturday, June 3rd from 9am - 2pm
Where: 4444 S. Pulaski Road, Chicago, IL 60632



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

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.

*APR = Annual Percentage Rate. 100% Financing available for up to 60 months. Interest rates on Enterprise vehicles as low as 1.95% APR for 12 to 36 months. Rate advertised includes 0.25% discount for direct deposit, payroll deduction or ACH payment, 0.25% discount for 20% or more down payment and 0.25% for pre-approval. Rates and terms subject to change without notice.

Limited Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Car Sales Manager. *Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. ***For a period of seven days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager.

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
4/29/17
11:00am

WILLS, TRUST, AND PROBATES

Learn what legal instruments will be needed to transfer your assets to your designated beneficiary(ies) in a timely and expeditious manner.

Saturday
5/20/17
11:00am

CAR BUYING

Learn and understand what you need to know before you purchase a new or used vehicle.

Saturday
6/24/17
11:00am

FINANCIAL PLANNING FOR MILLENNIALS

Information will be provided on the distinct challenges faced by Millennials. We will provide guidance and strategies that can help with early planning for a more secure financial future.

Location: Chicago West Service Center

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.