

## MONEY MARKET ACCOUNT

### Easy Access, Higher Return

Looking for an account that earns more interest without the long-term commitment? Our money market account allows you access to your funds, yet earns higher interest than a traditional checking and savings account.

Enjoy the benefits of higher rates without the term restrictions.

- \$500 minimum deposit to open
- Six (6) free withdrawals per month
- Competitive rates
- No maintenance fees

CALL  
1.800.848.3444  
to learn how to  
grow your money.



## HOLIDAY CLOSINGS

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

- VETERANS DAY - Friday, November 10
- THANKSGIVING DAY - Thursday, November 23
- CHRISTMAS DAY - Monday, December 25
- NEW YEAR'S DAY - Monday, January 1

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 Mastercard Debit Card.

## ANNUAL PRIVACY NOTICE

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our privacy and practices with respect to your personal information at [www.unitedcreditunion.com](http://www.unitedcreditunion.com).

## WE GO WHEREVER YOU GO!

### Shared Branching!

Wherever you go, we want to make it easy for you to access your United Credit Union accounts. Whether you are moving across town or to another state, leaving for college, or traveling for work or vacation, Shared Branching offers you the convenience of accessing your money at over 5,000 credit unions nationwide. All you will need is the name of your credit union, your account number, and a photo I.D.

Find a Shared Branch location near you by calling 1.888.748.3266 or texting a zip code to 91989.

### Transactions include:

- Deposit and withdraw money
- Transfer funds
- Make loan payments



## 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)

GET THE LATEST UCU NEWS ON  
FACEBOOK, TWITTER, & INSTAGRAM



@UnitedCreditUnion



@UnitedCreditU



@UnitedCreditUnion



©2017 194337 LKCS • [www.lk-cs.com](http://www.lk-cs.com)



# Report Card

3RD QUARTER 2017

## Letter from the Chairman, DOLPHIN HARRIS

To our Valued Members:

We as human beings find it easy to complain but hard to praise. This is my humble attempt to let each of you know that your support of UNITED CREDIT UNION is not taken for granted and does not go unrecognized. Each of you play a tremendous, if not the only measure of our success. You are the link that holds this credit union together. Your borrowing and loan activity is what keeps us going.

Our priority continues to be providing value-oriented products and services. We encourage you to continue to advise us of ways to enhance our services and product line to better serve you and earn your trust, without which we are nothing. After all that is the reason we are here.

Support us so that we can  
and will support you!



## SHARE THE PERFECT RECIPE FOR A BETTER WAY TO BANK. SHARE THE LOVE Referral Program

Invite friends and family to join UCU  
and you can each get \$50.

Take one heaping helping of great service, mix in generous rates and a pinch of smart advice, and you've served up United Credit Union to your friends and family. When they become a member, you'll each get \$50 cash. Talk about a tasty way to nourish your most valuable relationships.

Call. Click. Or come see what's cookin'.

1.800.848.3444  
[unitedcreditunion.com](http://unitedcreditunion.com)

## INSIDE THIS ISSUE

p2 Score A Winning Drive -  
Enterprise Car Sales  
p2 VISA Platinum Credit Cards

p2 United Credit Union Has the  
Right Mortgage For You  
p3 Switch to eStatements  
and Receive \$5!

p3 Turn Your Dreams  
Into A Reality!  
p3 Member Education Seminars  
p4 Money Market Account

p4 Holiday Closings  
p4 Annual Privacy Notice  
p4 We Go Wherever You Go!  
p4 Locations

# SCORE A WINNING DRIVE

**WE'LL MAKE YOUR FIRST PAYMENT UP TO \$300.<sup>1</sup>**

Upon used vehicle purchase from Enterprise Car Sales.

October 15 – November 30, 2017

**enterprise car sales**  
Haggle-free buying. Worry-free ownership.<sup>2</sup>



\*Vehicle must be financed using standard financing terms through United Credit Union to qualify for payment offer. United Credit Union will make the first payment on the payment due date up to \$300 on member's behalf after vehicle is financed through United Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 10/15/17 – 11/30/17. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. \*\*Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. See a Sales Consultant for details. \*\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply. \*\*\*For a period of 7 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 restocking fee, (as allowed by law). Restrictions apply. See a Sales Consultant for details. The "e" logo, Enterprise, "Enterprise Certified" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales. 100196\_1280x720\_MT 9/17 KD

## VISA PLATINUM CREDIT CARDS

from **United Credit Union**

Earn reward points every time you shop with our Visa Platinum Credit Card.

**Already have a credit card?**

Transfer balances of high-interest cards to a United Credit Union card. With our low interest rate, you'll pay down your balance faster.

- No annual fee
- Generous credit line
- Earn reward points for every dollar spent
- 24/7 fraud alerts



**The right mortgage can help you unpack your future.**

## United Credit Union has a mortgage to help you move right in.

Home is where the heart is. United Credit Union is where the right mortgage is for the home of your dreams. From Conventional to FHA, VA, USDA and Reverse, we'll find the right terms to fit your budget and help make your next move as smooth as possible.

**Team up with your neighbors at UCU!**



**1.800.848.3444**  
**unitedcreditunion.com**

NMLS #684375

OPEN TO THE PUBLIC



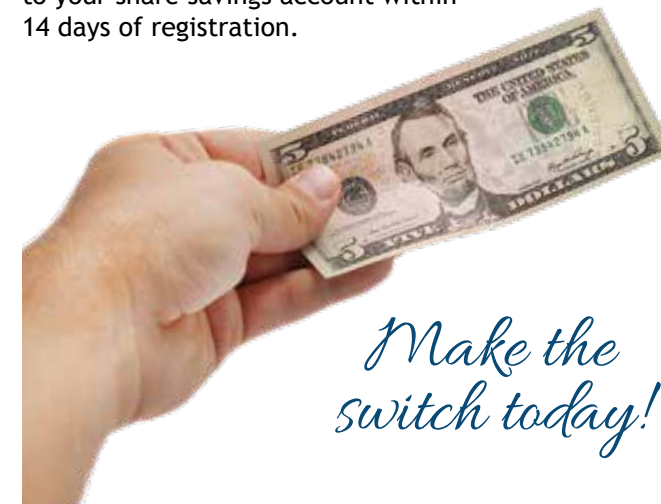
## SWITCH TO eSTATEMENTS AND RECEIVE \$5!

Register to have your statements delivered online. eStatements are electronic copies of your account statements that you can view, search, save, and print online.

**Plus, for a limited time, receive \$5 just for switching!**

- Log into Online Banking
- Click on Share Savings Account
- Click Online Statements and follow the step-by-step instructions.

The \$5 will automatically be deposited to your share savings account within 14 days of registration.



*Make the switch today!*



## Turn Your Dreams INTO A REALITY!

**With a Home Equity Line of Credit**

Whether you have been dreaming of remodeling your home, taking a dream vacation or simply consolidating debt to save money - our Home Equity Line of Credit can make it happen. With low rates and flexible terms, now is the time to finance those major projects and turn your dream into a reality. Plus, the interest you pay may be tax deductible. Consult your tax advisor to determine your specific tax situation.

- Up to 90% loan-to-value (LTV)
- Borrow only what you need
- Biweekly payment option available
- No annual fee

**Apply Today!**

**Call 1.800.848.3444 or visit [unitedcreditunion.com](http://unitedcreditunion.com)**

## 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  
10/28/17  
11:00am

**RETIREMENT STRATEGIES FOR WOMEN**

Focusing on overcoming the financial hurdles specific to women as they plan and invest for the future, the seminar emphasizes the importance of having a personal plan, a sound strategy, and a consistent approach to savings.

Saturday  
11/18/17  
11:00am

**SOCIAL SECURITY AND YOUR RETIREMENT**

Social Security is an important element in retirement planning. This seminar will explore the cost of retirement, as well as options for claiming and maximizing Social Security benefits and how to bridge possible income gaps.

**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.**

