

## HOME EQUITY LINE OF CREDIT

United Credit Union's Home Equity Line of Credit (HELOC) allows you to use the equity in your home to make discretionary purchases or pay off debt. It gives you the flexibility to borrow funds as you need them and can be reused as it is paid down, without applying for a new loan. Using your line of credit is as easy as writing a check. You can also transfer funds from your line of credit to any United Credit Union share account using Online Banking.

HELOC rates are often much lower than those charged for credit cards or personal loans. By using the equity in your home to pay off higher-interest debt, you can reduce monthly payments and eliminate your debt faster.

If you want to consolidate your bills into one manageable payment with lower interest, our home equity line of credit may be the right choice for you. **Call 1.800.848.3444 to discuss your individual needs.**



## SIGN UP FOR ESTATEMENTS

Why wait for the mail to receive your account statements? Receive your statements days sooner when you sign up for eStatements. It's free and easy, simply log in to Online Banking, click on your Share Savings Account and select Online Statements.

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

## 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



## HOLIDAY CLOSINGS

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

- **MARTIN LUTHER KING, JR. DAY -**  
Monday, January 15
- **PRESIDENTS' DAY -**  
Monday, February 19

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.

**No minimum balance.**  
**No monthly maintenance fee.**

## SIMPLY FREE CHECKING

Many financial institutions are doing away with free checking and charging fees that can add up to hundreds of dollars. In fact, a recent CNN Money article showed that in 2016 alone, the top 3 big banks charged consumers over \$6.4 billion in bank fees. With United Credit Union Free Checking you don't have to worry about a monthly maintenance fee or minimum balance requirements. Our checking account has the features and convenient services you need minus the unnecessary fees.

Open an account and enjoy:

- FREE Online Banking
- FREE Mobile Banking
- FREE Bill Pay
- FREE Debit Card
- Earn interest



**Ditch banking maintenance fees and switch to Free Checking from United Credit Union.**

**WEBSITE**  
www.unitedcreditunion.com

**E-MAIL**  
unitedcu@unitedcreditunion.com

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



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# Report Card

4TH QUARTER 2017

## PRESIDENT'S REPORT

The beginning of a new year is an exciting time for all of us. We can look back at our accomplishments from the previous year and look forward to our plans and dreams for the New Year.

I am pleased to say 2017 was another successful year for your credit union. Our focus was on providing you with outstanding financial services, convenient and innovative ways for you to conduct your business with us, and to be more active and visible within the communities we serve.

As we move forward in 2018, we expect to continue to be very busy. With the New Year comes resolutions, and financial goals continue to top the list of what we all strive to achieve during the year. Reducing debt and increasing savings are two of the most common things that our members ask us about, and our personal financial representatives are happy to take the time and sit down with you to put a plan in place to achieve these goals. We can help to either reduce your overall monthly debt payments or get debt paid off sooner while simultaneously building a savings nest egg. If saving more is your goal, programs like our new Money Market account or the Holiday and Vacation Savings Club accounts allow unique ways to put money aside for the things that matter most to you. **Whatever your financial goal is, we are here to help.**

Our commitment to you and to the communities we serve is to continue to move the credit union forward by providing exceptional value, convenience, and the highest level of service each and every day. **From all of us at United Credit Union, we wish you a happy, healthy and prosperous New Year.**

*new beginnings  
new ideas  
new energy  
exciting and surprising*



Laura Altmayer  
Personal Financial  
Representative

## TEAM MEMBER SPOTLIGHT

**"Come Grow With Us."** It's not just a catchy phrase, it's a true sentiment I firmly believe in. United Credit Union wants to be your primary financial institution of choice. The place where you turn to when you need financial guidance - from opening your first account, upgrading to a new car, buying your first home and planning for retirement.

United Credit Union offers a variety of loans and payment protection options designed to fit your unique needs and

help you save money. Already have a loan at another financial institution? Not only can we help you save money by refinancing; we can also reduce the length of the loan.

As a Personal Financial Representative with 20 years of experience, helping you reach your financial goals is my number one objective. By working together, we will identify your needs and help you make wise financial decisions in every stage of life. My goal is to say "yes, we can help!"

**Thank you for making my career at United Credit Union a pleasant and prosperous one. I look forward to assisting you.**

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# 5 Benefits OF BEING A CREDIT UNION MEMBER

One of the most common question we are asked is "Why should I join United Credit Union if I already have a bank account?" Many people do not know the difference between credit unions and banks. While both provide financial services, there are many important key differences that separate us. Here are 5 reasons to join United Credit Union that you can share with your friends, family members and coworkers.

**1. Credit Unions are non-for-profit cooperatives owned by you, our members.** With a bank you are simply a customer. Banks are for-profit institutions and their goal is to make as large of a profit as possible for the stockholders of the company. As a credit union, our mission is to provide affordable financial services and pass the profits to our members in the form of low fees, low rates on loans and high rates on savings accounts.

**2. We offer Free Checking Accounts.** Big banks are notorious for charging high fees for everything from overdraft to monthly maintenance fees. A monthly maintenance fee of \$12 will cost you an extra \$144 per year, that's \$720 in five years! Unlike banks, United Credit Union offers free checking with no monthly maintenance fee and no minimum balance requirements.

**3. It's a misconstrued opinion that credit unions have limited branch and ATM locations.** As a member of United Credit Union, you have access to 43 Shared Branch locations in Cook County and over 5,000 nationwide. Shared Branch allows members of one credit union to perform financial transactions on their account at another credit union just like they would at their local branch.

**4. Credit Union deposits are insured by the National Credit Union Administration Share Insurance Fund (NCUA) up to \$250,000.** This is the same coverage that the Federal Deposit Insurance Corporation (FDIC) provides for banks. Plus, United Credit Union members receive an additional \$250,000 in coverage from Excess Share Insurance Corporation (ESI).

**5. Service over sales.** While most banks resource to high-pressure sales tactics, you can count on United Credit Union to look out for your best interest. Our mission is to help you reach your financial goals and be Your Financial Partner for Life.

## COMMUNITY SPOTLIGHT

United Credit Union is always planning events that enable us to connect and interact with our members and the community. Let us know of upcoming events that you would like us to attend by calling our Marketing Department at 773.843.8482. Here are some highlights:

### Family Car Sale & Block Party

Thank you to everyone who came out to our 2017 Car Sale and Block Party at our Pulaski location. We enjoyed spending time interacting with our members and assisting them with their vehicle purchase. Keep an eye out for information on this year's event.

### CROP Hunger Walk

Credit Union staff and family members raised money and participated in the annual Chicago CROP Hunger Walk to help end hunger. We look forward to participating in future events.

### Community Festivals

It was great to see so many of our members at the Norwood Park Fall Festival, Hyde Park Jazz Festival and the St. Bruno Blocktober Fest. United Credit Union volunteers had a great time handing out information about the benefits of becoming a member.

### Hurricane Relief Fundraiser

United Credit Union partnered with the Salvation Army to raise money for victims of the recent hurricanes. The credit union, with the support of our members, raised \$1,127 to help with the relief efforts. Thank you to everyone that donated.

### Community Shred Day

Over 200 people attended our free shred day event at our Pulaski location in September. We will be hosting another one in May. More information to come in our Spring edition of the Report Card Newsletter.

*Don't forget to like our Facebook page to stay informed of upcoming events in your area.*



Family Car Sale & Block Party



CROP Hunger Walk



CROP Hunger Walk



Norwood Park Fall Festival



Hyde Park Jazz Festival



St. Bruno Blocktober Fest

## You're invited to our ANNUAL MEETING!

Chicago West Office • 4444 S. Pulaski Road, Chicago

**March 17, 2018 - 9 am**

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 responsible credit union.

### MEETING HIGHLIGHTS INCLUDE:

*Review our performance in 2017 and our plans for the rest of 2018*

*Elect volunteer members to our Board*

*Meet fellow members and credit union staff*

*Door prizes! Arrive early to register*

To register, please call us at 800.848.3444 or email us at [unitedcu@unitedcreditunion.com](mailto:unitedcu@unitedcreditunion.com)

Space is limited. Light refreshments will be served.

## In Loving Memory of PATTI A. WALSH

It is with great sadness that we announce the passing of Dr. Patti Ann Walsh, a member of United Credit Union's Board of Directors. Dr. Walsh was an educator for the Chicago Public Schools for over 20 years. Her influence will be felt for years to come at United Credit Union and in the lives of the many students she mentored.



## Member Only EXCLUSIVE DISCOUNTS

### Deferred Compensation Savings Plan

CPS employees can allocate a portion of their check to a special savings account at United Credit Union to cover expenses during the summer months.

### Auto & Home Insurance Discount

Through our partnership with Liberty Mutual Insurance, you qualify for exclusive auto and home insurance discounts that can save you up to \$509.

To get a free quote call 1-888-380-9287 and let them know you're a member of United Credit Union to receive the best deal.



### \$100 Sprint Credit Union Member Cash Rewards

Receive a \$100 cash reward for every new cellphone line activated with Sprint or \$50 Cash Reward for every line transferred into Sprint. Plus, an annual \$50 Loyalty Cash Reward for every line just for being a member!

To register for the Sprint Credit Union Cash Reward Program, visit [www.lovemycrreditunion.org/sprintrewards](http://www.lovemycrreditunion.org/sprintrewards) and complete the online form.



## UNITED CREDIT UNION - MEMBER EDUCATION SEMINARS 2018

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

Saturday  
1/27/18  
11:00am

### TAX PLANNING SEMINAR

Covering important tax planning strategies including: determining tax liability, figuring standard deductions and credits, accounting for capital gains as part of income, and reducing taxes by contributing to a workplace plan.

Saturday  
3/24/18  
11:00am

### HOME BUYING AND SELLING SEMINAR

Our mortgage experts will provide important information on buying & selling a home, the different type of mortgage products available and how to prepare your home for sale. This seminar is perfect if you want to stop paying rent but don't know where to start, thinking about buying or selling a home or simply just want to know more about the process.

*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.*