

## 2018 ANNUAL MEETING

The 87th Annual Meeting took place on March 17, 2018. Thank you to all of our members and guests who attended.



## DEBORAH ADAMS CELEBRATES 40-YEAR ANNIVERSARY

United Credit Union's longest standing employee celebrated her 40-year anniversary. Deborah began her career with the credit union in 1978 as a Teller and quickly moved up to Data Manager in the IT Department, overseeing day-to-day operations. "Deborah is an exceptional team member and a great person," said Mario Aguirre, President/CEO. "Her passion for the credit union and dedication is an inspiration to us all."



## THANK YOU TO OUR BUSINESS PARTNERS

United Credit Union would like to thank our business partners that donated to its 87th Annual Meeting: ADP, Allstate Appraisal, CUNA Mutual Group, Great America, LKCS, Main Street, MicroDynamics, Treasure Island Foods and US Bank.

## 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:

- MEMORIAL DAY, Monday, May 28
- INDEPENDENCE DAY, Wednesday, July 4

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.

## WELCOME TO THE CU FAMILY CJE Senior Life & Kellogg's

We are excited to announce the recent partnership with CJE Senior Living and Kellogg's. Through our partnership, employees of both companies and their immediate family members are now eligible to join the credit union and take advantage of our free checking, great rates, loan products and excellent service.

If your employer is not affiliated with United Credit Union, contact us to learn about the benefits of becoming a Select Employee Group. Call Mayra Avila, Business Development Manager, at 773.843.8482 for more information.

## EMPLOYMENT OPPORTUNITY

United Credit Union is seeking a degreed Accountant. Individual will have interaction with the Auditor, all department heads and the Board of Directors. We are looking for a person who has knowledge of COMPLIANCE REGULATIONS, AND NOT AFRAID TO WORK!! Usual benefits, 401k, vacation, health care, etc. The requirements are firm!! If interested forward resume to [Dolphinh@unitedcreditunion.com](mailto:Dolphinh@unitedcreditunion.com).



# Report Card

1ST QUARTER 2018

## MORTGAGE LOANS

*No Application Fee. No Appraisal Costs.*

When it comes to financing your home, look no further than United Credit Union. Our mortgage experts are ready to help make your dream of home ownership a reality. We offer Conventional, FHA, VA, USDA and Reverse Mortgages. Plus, for a limited time pay no application fee or appraisal cost (up to \$900).

*Feel right at home with a mortgage loan from United Credit Union.*



## WELCOME REGINA McRAY AS CHIEF OPERATIONS OFFICER



United Credit Union welcomed Regina McRay as the new Chief Operations Officer. Regina has 14 years of experience in the credit union industry. Prior to arriving at United Credit Union, she served as the VP of Operations/Member Services for a Chicagoland credit union.

"My years of working in the credit union movement began at a start-up community development credit union. Being there from the very beginning I have the understanding of how a credit union functions. With my experience and knowledge, I hope my efforts will assist in the continued growth of this credit union and therefore making United Credit Union *Your Financial Partner for Life*," said Regina.

"Regina is a great addition to our team," said Mario Aguirre, President/CEO. "Her operations background and credit union experience will be instrumental in delivering value to our members and supporting our growth."

## WELCOME JOHN LENZ AS CONTROLLER



John is a seasoned executive, and Certified Public Accountant, with twenty-one years of credit union experience. Previously, he served as Chief Financial Officer for a credit union in the south suburbs, where he was responsible for the accounting and financial department. "Mr. Lenz has extensive credit union knowledge which will support United Credit Union's continued growth," said Mario Aguirre, President/CEO.

"Ever since I learned what a credit union was, I have loved credit unions. Nowhere else can you be a partial owner of the place where you bank. Now that I have joined United Credit Union, I plan to make it my primary financial institution. I hope my experience and knowledge will assist United Credit Union's continued growth and profitability and assist in making United Credit Union *Your Financial Partner for Life*."

## INSIDE THIS ISSUE

p2 Protect Yourself from Fraud & Scams  
p2 Community Spotlight

p3 Annual Family Block Party and Car Sale  
p3 Member Education Seminars

p4 2018 Annual Meeting  
p4 Deborah Adams Celebrates 40-Year Anniversary

p4 Holiday Closings  
p4 Welcome to the CU Family  
p4 Employment Opportunity

# Protect Yourself

## FROM FRAUD & SCAMS

Scammers are using the internet, mail and telephone in many ways to try to make consumers fall victim to their scams. It is important to remember that these individuals are clever at gaining your trust and gathering your personal information. Protect yourself by knowing what tactics are being used.

Here is a list of scams you should watch out for and tips to protect yourself:

**Credit and Debit Card Text Scam.** United Credit Union does not notify members via text message if there is a problem with their credit or debit card. Any message received requesting this information should be considered suspicious.

**Money Wiring Scams.** Do not wire money to any person or entity you do not know - especially if they ask you to wire money to redeem a prize. Avoid offers that seem "too good to be true" - they usually are.

**IRS Impostor Scams.** This scam occurs when someone contacts you pretending to work for the IRS. One of the most common types of IRS scams is tax collection. Sometimes the caller will threaten to bring in police or other agencies to arrest you for not paying. The IRS does not initiate contact with taxpayers by email, text messages or social media channels to request payment or financial information.

**Don't respond to emails, voice or text messages asking you to provide personal or financial information.** Be cautious when clicking on a link contained in an unsolicited email or respond to any questions from a telephone caller or text message. Financial institutions will not send you an email or call to ask you for account numbers, passwords or other sensitive information.

**Sign up for transaction alerts in online banking.** Our online banking allows you to choose which alerts you'd like to receive and how you would like to receive them (text or email). Alerts are a good way to help you identify if any unauthorized transactions happen on your account.

## COMMUNITY SPOTLIGHT

We are always planning events that enable us to connect with our members and stay active with the community. Check out our upcoming events:

### Teacher Appreciation Week - May 7 - May 12.

Teachers play a critical role in the education of our future leaders. Though we can't thank them enough for all they do, United Credit Union will be celebrating Teacher Appreciation week starting May 7th. Educators are encouraged to stop by an office location to enjoy some sweet treats as a token of our appreciation. Thank you for all you do!

### Member Appreciation Shred Day - May 12

Attend our free shred day event at our Pulaski location on Saturday, May 12 from 9AM - 12PM. Bring up to five boxes or ten grocery size bags of your personal documents to be securely shredded on-site.

### Polish National Alliance Shred Day - June 9

We are excited to team up with our community partner, the Polish National Alliance, to co-host a community shred day. Participants are welcome to bring up to five boxes or ten grocery size bags of personal documents to be securely shredded. The event is open to members of the community as well as members of United Credit Union and the National Polish Alliance.

**Location:** Polish National Alliance  
(6100 N. Cicero Avenue, Chicago, IL 60646)  
**Date:** Saturday, June 9  
**Time:** 9:00am-12:00pm



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.

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

## MEMBER ONLY EXCLUSIVE DISCOUNTS

### TruStage Insurance Products.

As a member of United Credit Union, you can take advantage of a variety of insurance products and programs offered exclusively to members. These products are designed to help protect you and your family should the unexpected occur. With TruStage, you can take advantage of auto insurance, home owners Insurance, whole life insurance and accidental death and dismemberment insurance (AD&D). As part of your financial planning, we invite you to discover how these products and programs might be right for you.

Call TruStage, they will help you understand all of your options so you can choose the one that is best for you and your family.

 Life and AD&D 1.855.612.7909  
Auto & Home 1.888.380.9287

### Six Flags Great America Discount Tickets.

Members enjoy admission discounts when purchasing Six Flags Great America tickets at a branch. With the credit union discount, you only pay \$49.50 per ticket compared to \$79 at the gate. Visit any of our locations to purchase your tickets.



# ANNUAL FAMILY BLOCK PARTY AND CAR SALE

Join the United Credit Union family for **FREE hot dogs, quality Enterprise cars, low financing and BIG FUN!**

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

When: Friday, June 1st from 10am - 6pm, and Saturday, June 2nd from 9am - 2pm

Where: 4444 S. Pulaski Road, Chicago, IL 60632



Rates as low as **1.75%\*<sup>APR</sup>**

**100%** financing up to 60 months

\*APR = Annual Percentage Rate. 100% financing available for up to 60 months. Interest rates on Enterprise vehicles as low as 1.75% APR for 12 - 36 months. Rate advertised includes a 0.25% discount for direct deposit, payroll deductions or ACH payment, 0.25% discount for pre-approval, 0.25% for eStatements and 0.25% appreciation bonus.

Apply online at [unitedcreditunion.com](http://unitedcreditunion.com)

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

Visit the [enterprisecarsales.com](http://enterprisecarsales.com) to view the vehicles available.

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 2018

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

Saturday 4/21/18 11:00 am	<b>WILLS, TRUSTS &amp; PROBATES</b>	Learn what legal instruments will be needed to transfer your assets to your designated beneficiary(ies) in a timely and expeditious manner.
Saturday 4/28/18 11:00am	<b>PERSONAL CASH MANAGEMENT</b>	How you manage, spend, and invest your money can have a profound impact on your life. This seminar will provide you with a thorough understanding of the topic and offer tools to make the most of your assets in day-to-day life and in planning for your future.
Saturday 5/19/18 11:00 am	<b>STUDENT LOAN/ UNDERSTANDING CREDIT</b>	Education is essential to remain competitive, but it can be very expensive, and often financed through some form of borrowing. That debt could become a huge financial liability, even many years after graduation. This seminar will discuss strategies that can assist, lessen or even eliminate student loan debt.
Saturday 6/23/18 11:00am	<b>FIRST-TIME HOMEBUYERS SEMINAR</b>	Looking to purchase your first home but don't know where to start? Our first-time home buyer seminar will provide information on what to expect and how to prepare for home ownership. Experts in all facets of the process will be on hand to answer your questions.

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.