

United Connections

20252 ECORSE RD., TAYLOR, MI 48180 • 313-382-1340 • 313-382-0823 FAX

www.unitedchurchescu.org

JULY 2018

Travel More with the VISA TRAVELMONEY CARD



Whether you are planning a vacation up north or a trip to Europe, take the Visa TravelMoney card with you. The Visa TravelMoney reloadable card is safer than cash and easier to use. You can load the card with any amount from \$100 to \$5,000. Since the card is not tied to your credit union account, your account information stays protected. In addition, the card is equipped with an EMV chip, giving you another layer of protection each time you make a transaction. The card can be used anywhere Visa is accepted. Travel and shop around the world, or just at the mall, knowing that your money and account information is protected with the Visa TravelMoney card. Purchase one at the Credit Union today.

Be a Little Bit Different. PAY A LOT LESS.

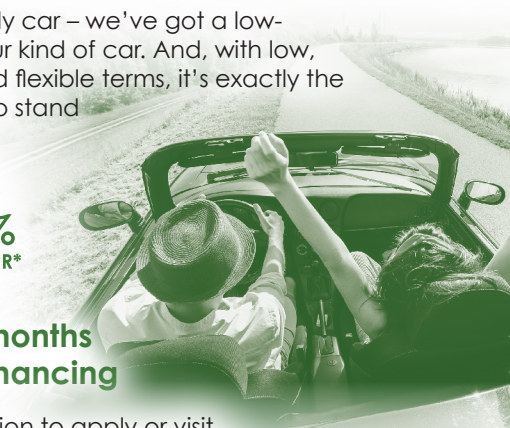
First car, fast car, family car – we've got a low-rate auto loan for your kind of car. And, with low, competitive rates and flexible terms, it's exactly the financing you need to stand out from the crowd.

RATES AS LOW AS
2.99% APR*

Terms up to 84 months
Local, friendly financing

Stop by the Credit Union to apply or visit www.unitedchurchescu.org to get started with our convenient online application.

*APR = Annual Percentage Rate. Rates based on creditworthiness.



FREE YOUR SUMMER BUDGET

United Churches Credit Union wants to put a little freedom in your summertime budget with our easy, stress-free Skip-A-Pay program. With Skip-A-Pay, qualified members can skip a monthly payment and enjoy the extra cash for an exciting fun-filled summer season. To take advantage of Skip-A-Pay, simply complete the form below and return it to the Credit Union at least 10 days before the payment is due. Some restrictions apply. Please contact the Credit Union for complete details.

SKIP-A-PAYMENT REQUEST: Please read, complete and return coupon via mail, fax or in person to United Churches Credit Union at least 10 days before the payment is due.

I agree to pay \$35.00 for each loan payment I wish to skip. I understand that by accepting United Churches Credit Union's offer, this will delay the payoff of my loan by one (1) month, and the skipped payment will continue to accrue finance charges. Skipping my payment will not affect my payment history.

PLEASE NOTE: If your payment is made by payroll deduction or automatic transfer, your payroll deduction or transfer that would have gone to your loan payment will be deposited to your savings and will be available for withdrawal.

Member Name: _____ Account Number: _____ Loan Number: _____

Email address: _____ Skip my loan payment for the month: _____

Primary Member Signature: _____ Date: _____

AND Co-Borrower Signature: _____ Date: _____

TERMS OF OFFER: Skip-A-Payment requests are based on approval criteria established by United Churches Credit Union. To qualify, you must be a member in good standing with current loan payments. The loan must have been opened for a minimum of six (6) months and be a minimum of \$2,000.00. Acceptance of this offer will extend the term of the loan and the interest will continue to accrue. The Skip-A-Payment program does not apply to Home Equity Line of Credit (HELOC) loans or closed end home equity loans. A maximum of one (1) payment per calendar year may be skipped.



Paying with a Checking Account vs. Debit Card

When paying a bill online or over the phone, you are often given the choice between having it debited directly from your checking account or using your debit card to complete the transaction. Both are withdrawn from your checking account, contain fraud protection, and can be tracked using online banking or your monthly statement. However, there are important differences.

- » Your UCCU debit card has a daily limit of \$1,000 for purchases and \$500 per day for cash withdrawals from ATM's. If you go over that limit, the transaction will be denied whether there are funds in your account to cover the transaction or not. Transactions made through your checking account will be approved, regardless of the amount, as long as there are enough funds available in your account to cover the transaction. Therefore, if your transaction is over \$1,000, it will be best to have the transaction taken directly from your checking account.
- » Transactions approved with your debit card cannot be stopped. Once the transaction is authorized, it must post to your account. Requests for refunds can only be done by contacting the merchant. However, if you authorize a transaction using your checking account information and you determine at a later date that you do not want that debit to be made any longer, you have the ability to place a "stop payment" on that debit through the Credit Union.

Please keep these differences in mind whenever you are given the option to pay a bill or make a purchase by using either your checking account number or your debit card number.

Three Great Ways Membership Pays with



It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? United Churches Credit Union members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

- Members can get a **\$100 CASH REWARD** for **each new line** you activate with Sprint.*
- Current Sprint customers get a **\$50 cash reward** for **each new line** transferred into Sprint Credit Union Member Cash Rewards.*
- You'll get a **\$50** loyalty cash reward **every year** for **each line**.*
- Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up today!

*Restrictions apply
LEGAL: FPO *Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.



Student Loan Resources: UCCU has recently partnered with Thrivent Student Loan Resources. The mission of Thrivent Student Loan Resources is much the same as UCCU – to help Christians reach their educational goals without excessive debt. Through this relationship, our members now have access to a number of financing and/or refinancing options for education loans, including fixed-rate and variable-rate student loan programs with repayment terms as long as 15 years. There are also a number of other services available on the website, including a free scholarship search database, a college cost comparison tool, and webinars on how to manage student debt. To access this free resource, simply visit our website at www.unitedchurchescu.org. Then, go to the lending page and click on the Thrivent box to discover "New School Lending."



Holiday Closings

INDEPENDENCE DAY
Wednesday, July 4

LABOR DAY
Monday, September 3

COLUMBUS DAY
Monday, October 8

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