

## CO-OP SHARED BRANCHING

As a United Credit Union member, you have access to over 5,000 shared branch credit union locations nationwide. Search for a participating branch near you.



### TEXT

Text a Zip Code to 91989 to find nearby ATM and Shared Branch Locations

SB=Shared Branch  
SBX=Shared Branch Express



### CALL

Call 888.748.3266 to find a location by telephone.



### LIVE HELP

Available to CO-OP Shared Branch members. Call 888.837.6500 for live personal assistance.

## ONCE A MEMBER, *Always* A MEMBER

With everything that changes in life, it's good to know that there is one thing that will not - your membership with United Credit Union. Credit Unions are built on the philosophy that once you join you can be a member for life.

If you change jobs, retire, move out of town, or whatever change may occur in your personal life or work environment, you can continue to be a member of United Credit Union for as long as you choose.



## HOLIDAY CLOSINGS

- MARTIN LUTHER KING JR. DAY, *January 21*
- PRESIDENTS' DAY, *February 18*

For your convenience, United Credit Union ATMs, CALL-24, Online and Mobliti Banking are available 24 hours a day.

## 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  
(Inside the Executive Tower)  
Daily | 10:00am - 5:30pm  
Closed Wednesday  
Saturday | 8:30am - 12:30pm

**CHICAGO EAST**  
1526 E. 55th St.  
Chicago, IL 60615-5550  
(Inside the Treasure Island Store)  
Monday - Friday | 9:00am - 5:30pm  
Saturday | 8:30am - 12:30pm



## MORTGAGE LOANS

### Thinking About Buying a Home?

Schedule a free consultation with one of our Mortgage Specialists. Contact our Mortgage Department at 800.848.3444 to schedule an appointment.



## Traveling WITH YOUR UNITED CU CREDIT/DEBIT CARD?

When traveling with your United Credit Union Debit and/or Credit Card, please notify us of your travel plans at least one business day prior to leaving, especially if you are traveling outside of the country. All international transactions are blocked unless you inform us ahead of time.

Advance notification will help ensure that legitimate purchases are approved.

*You can notify the credit union by calling our cards services department at 1.800.848.3444.*



# Report Card

4TH QUARTER 2018

## PRESIDENT'S MESSAGE

### New Year, New Financial You: Assessing Your Financial Situation

It's an all new year - the perfect time for all of us at United Credit Union to thank you again for your loyalty and support. Without members like you, United CU would not be the growing credit union it is today. The beginning of the New Year is also the perfect time to take stock of your entire financial situation, review what's important and prioritize the items you need to take action on.

As you may have heard in the news, the Fed hiked up rates again this past December - it was the fourth time the central bank raised rates back in 2018. Looking ahead to this year, Fed officials suggested that at least two additional rate hikes will be necessary, and one more in 2020. What does this mean for you? If you are a saver, you'll start to see slightly larger interest bumps. But, if you're in the market for a new home, car or any other lending needs, now is the time to act. We are all used to loan rates being at historic lows and the "game" was to wait it out to see how low of a rate you could get. The rules are changing. There is no sign of rates falling in the near future. The new "game" is to close your loan before they go up again.

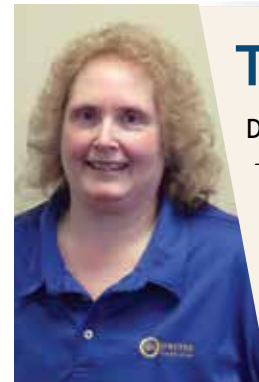
Allow us to help. As a not-for-profit, member-owned credit union, we always strive to give you the best pricing possible. But as the Fed acts, so must we. My advice: If you have money to invest, the future is getting brighter. Bring it in now to invest. If you need to borrow money, now is the best time. Whatever your needs, we're here to help - we currently offer an array of loan and deposit products to help our members save and ensure they are on the right path to that brighter financial future.

*Have a healthy, happy, and prosperous year!*

Mario Aguirre, CEO/President

NEW YEAR  
new beginning  
NEW MINDSET  
new focus  
NEW START  
new intentions  
NEW RESULTS

## TEAM MEMBER SPOTLIGHT



Sue Taloff  
Vice President,  
Internal Audit

During my 32 years at United Credit Union - I have seen many changes - new products and services, automation and most of all the growth of United Credit Union. Our Membership and assets have increased significantly. This growth is a result of you - our dedicated members. I encourage you to share the many benefits of United Credit Union with your family, friends, co-workers and your Community.

As the Vice President - Internal Audit, my Department works closely with the Supervisory Committee to help the Credit Union accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the efficiency and effectiveness of risk management, control and the overall governance processes.

**We are here to be "Your Financial Partner for Life."**

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TELEPHONE  
1.800.848.3444

WEBSITE  
www.unitedcreditunion.com

E-MAIL  
unitedcu@unitedcreditunion.com

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**WIN AN  
LG 50" TV!**



## E-STATEMENT DRAWING

Switch to E-Statements for a chance to WIN an LG 50" TV!

- 18 months of statements will be available online (from the date of registration)
- An email notification will be sent each month when your statement is ready
- Enter the contest by enrolling for e-Statements through Online Banking by clicking on your "Share Savings Acct" then "Online Statements" located on the top right and completing the enrollment

One (1) Prize Winner will be selected on or about April 12, 2019 by a random drawing from all qualified entries received by a participating credit union member between January 1, 2019 and March 31, 2019. Eligible members can enter the contest by enrolling for e-Statements through Online Banking by clicking on "e-Statements" and completing the enrollment process. No purchase necessary. See your credit union branch location for details, including contest rules and restrictions. Void where prohibited by law.

## 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 of this year's events:

### Chicago CROP Hunger Walk

United Credit Union sponsored and participated in the 36th Annual Chicago CROP Hunger Walk held on October 14, 2018 at Second Presbyterian Church. Our members and staff let their generosity shine during the fundraiser and together collected \$4,794. Collectively, the walk raised over \$25,000 that will be distributed to local food programs and international anti-hunger organizations. Thank you to everyone that donated!

### Community Outreach

Throughout the year, we attended and sponsored various community festivals including the Taste of Archer Heights, Taste of WVON, Taste of Polonia, Norwood Park Fall Festival, St. Bruno Blocktober Fest and many more. We believe in giving back to the communities we serve and gladly take part in these events.

### Chicago Public Schools Back-To-School Bashes

We participated in 13 community back-to-school bashes hosted by CPS to celebrate and prepare for a productive start to the new school year. The credit union donated hundreds of school supplies and celebrated with families and community members.

### Financial Seminars

The credit union held financial seminars on a variety of topics including: first time home buying, understanding credit, tax planning, retirement strategies and cash management. Our goal is to inspire financial wellness among our members and the communities we serve.



Chicago CROP Hunger Walk



Annual Enterprise Car Sale



St. Bruno Blocktober Fest



Taste of Polonia Fest



CPS Back-to-School Bash



CPS Back-to-School Bash

## FIVE EASY WAYS TO PAY DOWN DEBT

If being debt-free is one of your New Year's resolutions for 2019, you're probably trying to figure out how to pay down your debt as fast as possible. Here are five tips to get you started:

### Pay off debt with the highest interest rates first

Sometimes we may just want to stash those bills away and never look at them – but the one big key to paying off debt is knowing where you are. As a general rule, paying down debts with the highest interest rates should be your first priority. With this strategy, you will pay it off faster and with less total interest.

### Apply bonus towards debt

If you receive a work bonus around the holidays or during the year, allocate that money towards your debt payoff plan. Avoid the temptation to spend that bonus on luxury purchases.

### Consolidate your credit cards

By moving all of your debt to one card with a low-interest rate you can reduce the number of payments you need to make every month. This reduction in monthly payments consequently saves the amount of money that you need to spend to pay off the debt.

### Put your Home Equity to work

If you are a home owner, and you have built up enough equity in your home, you can borrow against the equity to pay off your debt. United Credit Union offers a home equity line of credit loan option that can help. Remember, consolidating your loans will not fix all your financial problems. You need to make sure you are committed to not adding on to your debt before working to pay down.

### Make Extra Money

One of the easiest things you can do to pay down debt faster is to make extra income. Get creative! If you have things in your home (rugs, lamps, toys, framed art, collectibles) that you're no longer using but are in good condition, consider putting them up for sale online. Local social media buy and sell groups may be a good option.

## You're invited to our ANNUAL MEETING!

Chicago West Office, 4444 S. Pulaski Road, Chicago

**MARCH 16, 2019 ~ 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 2018 and our plans for the rest of 2019
- 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.

## NEW YEAR'S Double CD SPECIAL

**24 Month 1.25% APY\***  
NEW MONEY  
\$1,000 minimum opening deposit

**36 Month 1.50% APY\***  
NEW MONEY  
\$1,000 minimum opening deposit



\*Limited time offer may be withdrawn at any time without notice, cannot be combined with any other offer or rate enhancements. Annual Percentage Yields (APYs) are valid as of 01/01/19 and assume quarterly compounding for 24-month Certificates of Deposit (CD) with a 1.25% APY and quarterly compounding for 36-month CD with a 1.50% APY. Minimum balance to open 24 month and 36 month CD and earn stated APY is \$1,000 in new money. New money is defined as money not on deposit with United Credit Union or withdrawn at any time during the promotional period. Money must remain on deposit for length of time specified to earn stated APY. Penalty may be imposed for early withdrawals, and fees could reduce account earnings on account.

## UNITED CREDIT UNION - MEMBER EDUCATION SEMINARS

Saturday  
3/30/2019  
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. 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.

Recent model year. Lower price tag.

Find the one. Shop 1-3 year-old vehicles.\*



January 1 – March 31, 2019

We'll make your first payment Up to \$300<sup>1</sup>



Upon used vehicle purchase from Enterprise Car Sales

Visit [cuautodeals.com](http://cuautodeals.com) and contact United Credit Union to get pre-approved today.

\*75% of vehicles available for sale are 1-3 year old model vehicles, include at least 240 makes and models and are priced below Kelley Blue Book® typical listing price. 1. 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 1/1/19 – 3/31/19. 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. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2018 Enterprise Car Sales. J02105 GS PS 12.18 DB