

The

A not-for-profit financial cooperative

Credit UNION

Connection

Fall 2018

Your 2018/2019 Board of Directors

Congratulations to the following members who were elected to the UNI Credit Union board of directors in April: incumbents Mary Christ, Joel Pike, Linda Nielsen and Gary Shontz were elected to 3-year terms; and Rubina Chowdhury was newly-elected to a 1-year term.

The following members have volunteered to represent the entire membership by serving on the 2018/2019 Board of Directors. Thank you for your service!

Mike Zwanziger

Latricia Hylton

Michael Entz

Gayle Pohl

Melissa Beall

Joel Pike

Linda Nielsen

Gary Shontz

Mary K. Christ

Bill McKinley

Rubina Chowdhury

Join us Tuesday, April 16 for the 64th Annual Meeting of YOUR credit union! The following board members are up for re-election in 2019: Bill McKinley, Melissa Beall & Rubina Chowdhury.

Interested in serving on the Board of Directors of YOUR credit union?

Contact Gayle Pohl at gayle.pohl@uni.edu or (319) 273-2479 by Jan. 7, 2019.



Do You Know How *Delightfully Strange* Credit Unions Are?

While you may think credit unions are just another place to do your banking, credit unions are actually a “delightfully strange” type of business. Here’s what we mean:

- ▶ **Credit unions are not in business to make a profit.** Credit unions are actually in business to serve their member-owners – the people who use their financial services. So while they do need to charge enough for their services in order to remain viable and relevant, profits are not a driving-force behind business decisions.
- ▶ **Credit unions can’t serve just anyone.** Every credit union is restricted to serving a specific group of people based on where they live, work and/or worship. This is known as a “field of membership” and everyone who joins the credit union must meet their field of membership requirements.
- ▶ **Credit unions don’t view each other as the competition.** This could be the strangest aspect of the credit union industry. Credit unions of all sizes frequently gather together to share business strategies and help one another solve problems. And surprisingly, the larger credit unions often contribute resources and funds to assist smaller credit unions.

These are just a few ways your credit union is “delightfully strange.” To learn more, visit www.mycreditunion.gov.



The Credit UNION Connection is a semi-annual newsletter from UNI Credit Union, Cedar Falls, Iowa.



Hours
Mondays, Tuesdays,
Thursdays, Fridays
8:30 a.m.-5:00 p.m.

Wednesdays
9:30 a.m.-5:00 p.m.

Saturdays
9:00 a.m.-1:00 p.m.

Enjoy 24-hour/7-day
access:

- Interactive Website at www.UNICreditUnion.org
- FREE Online Banking
- FREE Electronic Statements
- SHAZAM BOLT\$
- MyCardInfo
- Privileged Status ATM Network

802 W. 29th Street,
Cedar Falls, Iowa 50613
PH: (319) 273-2479
Toll Free: (844) 443-4474
FX: (319) 266-3761

Dedicated to serving:

- Faculty, staff, students, parents, alumni & retirees of the University of Northern Iowa
- Faculty, staff, students, parents, alumni & retirees of the Cedar Falls School District
- Employees & retirees of MidAmerican Energy
- Families of all eligible members



Did you know?

Our 2019 wall calendars & adhesive strip calendars are available! Stop into the lobby to pick up your FREE calendar today!



CHOOSE A CAR
with your heart.



Fall in love with your
new wheels & our great
interest rates as low as

3.14% APR *

Visit us online at www.UNICreditUnion.org
to learn more or apply today

*Annual Percentage Rate. All loans subject to approval. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Payments do not include amounts for taxes and insurance premiums, if applicable, and the actual payment obligation will be greater. Federally insured by the NCUA. Equal Housing Opportunity Lender.

**CHOOSE
A LOAN**
with YOUR
HEAD.

UNI Credit Union Making an Impact

Thank you to our members who participated in our Back to School supply drive! We delivered a total of four backpacks filled with school supplies to 4th graders at North Cedar Elementary and Orchard Hills Elementary.





NOW through **December 31st**,

BORROW

\$500 to \$3,000
for up to **36 months**
FOR AS LOW AS **6.85% APR***

Call, stop in, or visit us
online to apply!



*Annual Percentage Rate. Only one loan per qualified member. Offer expires 12/31/2018. Average payment of \$92.43 when you borrow \$3,000 for 36 months at 6.85% Annual Percentage Rate and make equal monthly payments.



SKIP Your Loan Payments To Pay For Holiday Expenses

Request to skip ALL or SOME of your non-real estate UNI loan payments to help pay for holiday expenses this year.

- Most non-real estate loans in good standing are eligible
- \$30 fee per loan (not per payment skipped) must be paid in advance of payment due date
- Choose to skip your payments whenever it's most convenient for you!

Visit our website for details or to complete a Skip-a-Payment Form!



YES!
We offer mortgage loans for every budget & lifestyle.
Ask us for details!



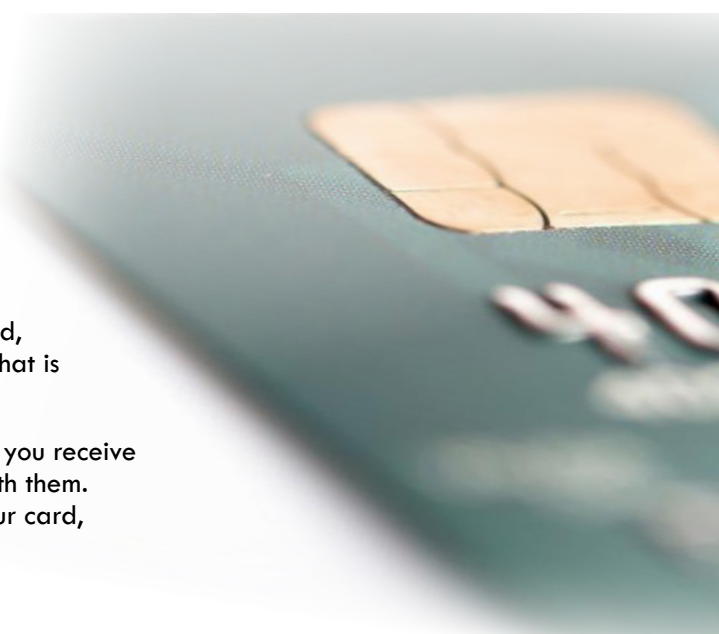
Call Dawn Saterfield at (319) 430-7282 or email dawns@premierla.org to see which solution is the best fit for you!

EMV Chip Credit Cards

In July we started issuing our new EMV chip-enabled credit cards. EMV stands for "Europay, MasterCard Visa" and is an embedded microchip that holds encrypted information on the card, making it extremely difficult for the card to be copied or counterfeited.

You will receive a new EMV credit card when your current card expires. Please be sure to read all the information that comes with your new card, and remember to call and activate your card from the primary phone that is on file with the credit union.

Our debit cards will be replaced with new EMV chip cards soon. When you receive your new debit cards, be sure to read all the information that comes with them. There will be two different numbers to call - one number to activate your card, the other number to setup your PIN, even if you're not changing it.



Welcome to the fall issue
of your Member-Owner newsletter!
See inside...

- EMV chip credit cards being disbursed
- Get to know Lesley Jernigan, MSR

You Should Get to Know... *Lesley Jernigan*



Lesley has worked as a Member Service Representative (MSR) at UNI Credit Union for the past three years.

Lesley's duties as an MSR include assisting members on the teller line, completing vault work, answering emails and phone messages, recording branch cash, documenting cashier's check receipts, and sending onboarding letters and phone calls to new members. The thing Lesley enjoys most about her job is getting to know members.

"I know most of our members by name. Not to brag, but I have a small 'fan club.' These are people who come in and ask for me specifically. This makes me feel great and appreciated. I also love the ladies I work with, they are great," shares Lesley.

Outside of work, Lesley enjoys camping, hiking, kayaking, as well as any other outdoor activity. She also loves playing with her 5-year-old and going to see live music shows.



Mark Your Calendars

- Monday, Nov. 12** – Closed for Veterans Day
- Thursday, Nov. 22** – Closed for Thanksgiving
- Monday, Dec. 24** – Closing at noon for Christmas Eve
- Tuesday, Dec. 25** – Closed for Christmas Day

2019

- Monday, Jan. 1** – Closed for New Year's Day
- Monday, Jan. 9** – Deadline to submit your name for a board position
- Monday, Jan. 21** – Closed for MLK Day
- Monday, Feb. 18** – Closed for Presidents' Day



UNICreditUnion



Federally insured by the NCUA.