

The United Federal Credit Union

Winter Newsletter 2018/2019

“Your Partner for Life”

President’s Message

Dear Members,

This year we celebrated our 45th anniversary of serving our members. In 2018 your credit union experienced another successful year as we experienced continued growth in loans and shares. I am very proud of our skilled management and staff at all of our locations who efficiently deliver our superior products and services each day. Through the efforts of each and every employee and volunteer, The United has again been awarded a Five Star Rating from Bauer Financial: the highest rating indicating that The United is one of the safest in the United States. We remain diligent in our efforts to keep your credit union safe and sound. We are excited to announce that over the next several months we will be converting to a new credit union software system to better serve you. Stay tuned on our website for updates.

The holiday season gives us an opportunity to express our friendship and sincere gratitude for the support of our membership. We would not have the level of success that we do without the support of our members. We are proud of our 45 years of service to our loyal members in the surrounding communities and across the United States and look forward to many more years of success and service..

Best regards,
Edgar Cosner, CEO



We’ve got you covered with

Overdraft Privilege!

The Credit Union may pay your checks, ATM withdrawals, point of sale transactions, electronic transfers, or telephone transactions drawn against insufficient funds.

Members meeting the eligibility qualify. Contact us at 304-598-5010, extension 1902.

Need Cash for holiday purchases, travel plans or unexpected expenses?

Call us about an unsecured loan. You may be able to save money from high credit card rates based on your credit score. Qualified applicants.

The United Federal Credit Union Annual Meeting

April 30, 2019 @ 10:00 AM

at

Holiday Inn Express
Glenmark Center
605 Venture Drive , Morgantown, WV

New Computer System Planned for 2019

In early May of 2019 the Credit Union will transition to a new core processor. A core processor is the IT system that allows credit unions to manage customer information, process accounts and transactions, and generate statements, among other integral, operational functions.

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**CHECK OUT OUR WEBSITE AT WWW.TUFCU.ORG
Sign up for Home Banking & BillPay today!**

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Services available to TUFCU Members

24-Hour Teller ATM Services Certified Checks Certificate Secured Loans Debt Consolidation Loans Direct Deposit Emergency Fund Account Family Membership Account Free AD&D Life Insurance Harley Davidson Loans Holiday Club Account Home Banking//BillPay	Home Equity Line of Credit Loans Individual Retirement Account IRA Certificates Member Business Loans Merchant Card Services Money Market Account Mortgages NADA Pricing Guide New/Used Vehicle Loans Overdraft Privilege Payroll Deduction Premium Share Checking	Regular Share Savings Account RV Loans Share Certificates of Deposit Share Pledge Loans Travelers Checks Unsecured Signature Loans Vacation Club Account Variable Rate Line of Credit Loans Visa Credit Card Web Site (www.tufcu.org) Youth Account
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***Members may request account disclosures containing terms, fees, and rate information on products and services available at your branch office location.

Main Office 3 Sunset Beach Road Morgantown, WV 26508 304-598-5010	Uniontown Office 585 Morgantown Road Uniontown, PA 15401 724-438-5414	Mt. Pleasant Office 6610 Route 819 Mt. Pleasant, PA 15666 724-547-7130	Star City 3467 University Ave, Suite 100 Morgantown, WV 26505 304-598-7838
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Our new system will allow us to introduce new features and products in our portfolio and greatly improve our digital capabilities. The improved digital capabilities will help us attract more younger members and improve long-term sustainability.

Transitioning to a new core processor is a big undertaking but we believe it will make a positive impact on the overall service that we will be able to deliver to our members – always the ultimate goal!

As of October, 2018 (\$000's)

Assets	\$93,188
Shares/Deposits	\$56,685
Loans)	\$70,874
Equity (Capital)	\$19,549
Members	6,982

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency