

The United Federal Credit Union

Winter Newsletter 2016/2017

“Your Partner for Life”

President’s Message

Dear Members,

Your credit union had another successful year in 2016. We experienced continued growth in loans and shares. Our new branch in Uniontown opened for business in early 2016. 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.

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. In this spirit, and with kind thoughts of the business relationship we share, I wish you the best of health and good fortune in 2017.

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 26, 2017 @ 10:00 AM

at

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

Tax Planning Tip

With the yearend fast approaching it’s time to plan for the tax man. Opening or contributing to an IRA is a good start.

Traditional 401(k)s and IRAs give you a tax break while you're saving for retirement and income tax is due when you withdrawal from the account. With a Roth IRA, you contribute after-tax dollars and withdrawals from these accounts, including the earnings,

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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

***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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talk about savings.

the Sprint Credit Union Member Discount.




save at  loverycreditunion.org

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

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are often tax-free.

You should have a plan to supplement your employer pension and/or Social Security. If you are nearing your retirement date (five years or less) you may want to take some money out of the stock market and put it in a safe credit union CD.

You can open and/or contribute to an IRA up until 4/17/2017 and use that on your 2016 tax return.

You should consult your tax advisor to determine which options are best for you.

Contact your branch today to learn more about our IRA accounts or click [here](#) to inquire online.