

The United Federal Credit Union

Winter Newsletter 2017/2018

“Your Partner for Life”

President’s Message

Dear Members,

Your credit union had another successful year in 2017. 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 two years we will be evaluating and 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. Next year we will be celebrating our 45th anniversary of serving our membership. The United Federal Credit Union was chartered in 1973. We are proud of our 45 years of service to our loyal members in the surrounding communities and across the United States. Look for more information on our anniversary on our website or mailings.

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

May 1, 2018 @ 10:00 AM

at

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

Cyber Security Tips - How to prevent Cyber-Breaches

- Don't click on e-mailed links. Instead, type the website URL directly into the web browser's address bar, or search for the site using a search engine like Google.
- Avoid opening any attachments you were not expecting.

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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

<p>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</p>	<p>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</p>	<p>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</p>
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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.

<p>Main Office 3 Sunset Beach Road Morgantown, WV 26508 304-598-5010</p>	<p>Uniontown Office 585 Morgantown Road Uniontown, PA 15401 724-438-5414</p>	<p>Mt. Pleasant Office 6610 Route 819 Mt. Pleasant, PA 15666 724-547-7130</p>	<p>Star City 3467 University Ave, Suite 100 Morgantown, WV 26505 304-598-7838</p>
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BENEFITS OF MEMBERSHIP
\$100 CASH REWARD
WITH EVERY NEW LINE

CALCULATE YOUR REWARDS

LOVE MY CREDIT UNION REWARDS

Sprint

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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- Keep your computer patched and up to date, including the operating system and antivirus software.
- Lock your screen whenever you leave your workstation or office.
- Shred it. This goes for any paperwork you are no longer using at work and at home.
- Use different passwords for different sites.
- Beware of phishing scams. Unlike common spam, a phishing e-mail is after personal data and will likely have a sense of urgency, asking you to click here, act right away- the offer is time limited. Delete any e-mails that don't sound right to you.
- Avoid oversharing. Don't answer questions on social media like where you went to school, whether you have ever done something or what your nickname is. This information can be used to break into your accounts.