

The United Federal Credit Union Winter Newsletter 2019/2020

“Your Partner for Life”

President's Message

Dear Members,

This year marks the end of a very successful decade for your credit union. Our capital grew from \$7.6 million at the end of 2009 to a projected \$21.6 million, an 184% increase. Our Assets during the same period grew from \$54.6 million to a projected \$99.5 million, an 82% increase. We could not have achieved these great numbers without the support of our members.



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.

I want to announce that after 22 years of service I will be retiring at the end of February, 2020. It has been an honor for me to have worked for this great organization. Vicky Metts will be taking over the role of CEO on March 1, 2020.

Vicky has been with the credit union for 18 years. She has been serving the organization as Vice President of Operations since 2004. Prior to her working here she worked in the banking industry in various roles. I am confident that your credit union will be in good hands with Vicky.

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 28, 2020 @ 10:00 AM

Holiday Inn Express
Glenmark Center
605 Venture Drive , Morgantown

New Computer System Installed in 2019

On May 1st of 2019 the Credit Union converted 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.

Our new system has many new features and has greatly improve our digi-

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Check Out Our Website at WWW.TUFCU.org
Sign up for Home Banking & BillPay today!

The United Federal Credit Union

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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.

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| 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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 tal capabilities. The improved digital capabilities will help us attract more younger members and improve long-term sustainability.

The new system has a much better home banking platform. We now offer mobile applications for i-phones and android phones. If you have not enrolled in home banking you go to <https://securecuonline.com/tucu/EnrollOnlineBanking.aspx>.

Make sure your email address is on file with us.

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

As of October, 2019 (\$000's)

| | |
|------------------|----------|
| Assets | \$99,275 |
| Shares/Deposits | \$62,373 |
| Loans | \$74,238 |
| Equity (Capital) | \$21,490 |
| Members | 6,935 |