

## 5 Ways to Travel on a Budget This Summer

Isn't it funny how you look forward to summer all year long, yet somehow it still seems to show up earlier than you expected? Between work obligations, family responsibilities, and the valiant attempt to maintain some semblance of a social life, most of our schedules are so full that time flies whether we're having fun or not. So, here we are—standing at the summertime starting line. Even if you don't have a fully funded vacation fund, wouldn't you like to get away for a little rest and relaxation? And wouldn't it be nice to do it without blowing up your budget or going into debt?

### Score some last-minute deals.

Remember when your parents and teachers would warn you about the dangers of procrastination? They may have been right about schoolwork and household chores, but it turns out waiting until the last minute can be a good thing when it comes to travel planning. To help travelers just like you, the good folks at SmarterTravel.com managed to identify 18 online resources that specialize in finding last-minute deals on hotels, flights, tours, cruises, and more! You spent years telling your mom that you do your best work under the pressure of a deadline—here's your chance to prove it.

### Stay with friends or family.

Catching up with friends and family is fun, right? If they just so happen to live somewhere you want to visit and you can save a little money by staying with them, wouldn't that make your trip even better? Yeah, we thought so too. Financial benefit aside, staying with someone you know is also a fantastic way to get recommendations for the best local restaurants and attractions. And with all the money you save on lodging expenses, you can probably afford to take your hosts out for a nice meal while you're in town. See? This works out great for everyone!

### Bring your own food.

Next to lodging, dining is often the most expensive part of traveling. You already know dining out can be expensive, but if you're heading to a popular vacation spot, chances are it will be even pricier. Once you figure out where you're staying, spend a little time meal planning. By shopping for groceries before you go and preparing most of your own meals during your stay, you can save hundreds of dollars and keep your trip under budget.

### Plan a day trip.

OK, maybe you don't have room in your budget for a weekend getaway or spending a few days with friends. That doesn't mean you can't have any fun. Day trips are an excellent way to break out of your regular routine and save money while doing it. Take a look at a map. You can probably find an interesting destination within a two- or three-hour drive of your home. Do a little research and find a fun activity or two that you can enjoy while you're there. Head out early in the morning, spend the day creating spontaneous memories, and grab a good meal before heading back home. We bet that when you look back, these day trips will be some of your favorite travel memories.

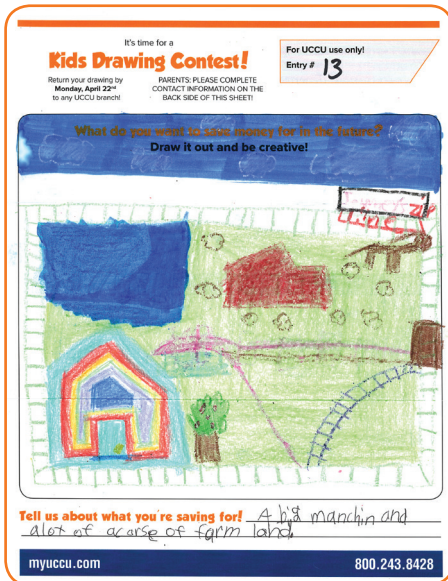
### Collect experiences instead of "stuff."

Think back on your favorite childhood vacation. What makes that particular trip stand out from the others? Time with family? Seeing new places? Unexpected adventures? Whatever your answer may be, we're pretty sure it wasn't the \$10 gift shop keychain you begged your parents to get for you. Sure, trinkets are fun for a little bit, but the joy they provide rarely sticks with you. Experiences, on the other hand, are not only enjoyable in the moment; they often get better with time. If you're going to plan a last-minute summer getaway (and you definitely should), focus on creating memorable experiences rather than spending too much money on souvenirs you'll probably lose anyway.

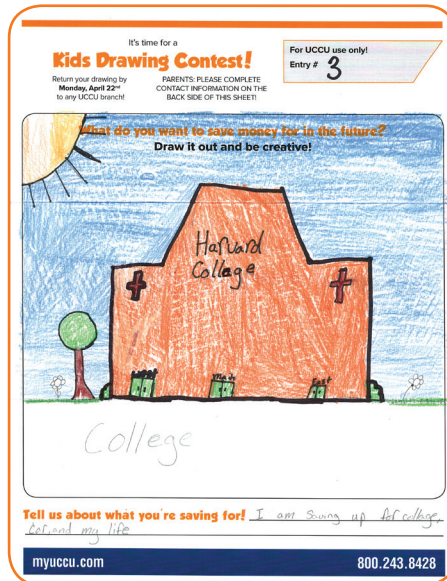
Even though there's an adrenaline rush that comes from pulling off a last-minute travel miracle, it would be nice to enjoy a stress-free vacation next summer, wouldn't it? As soon as you get back from this year's impromptu summer excursion, why not start putting a little money into a vacation-specific savings account each month? By keeping your vacation fund in a savings account until you need it, you not only reduce the temptation to spend it on something else, you gain the ability to earn interest throughout the year. To make the most of your savings, speak with a UCCU representative to help you find which account would be the best option for your vacation-saving goal.



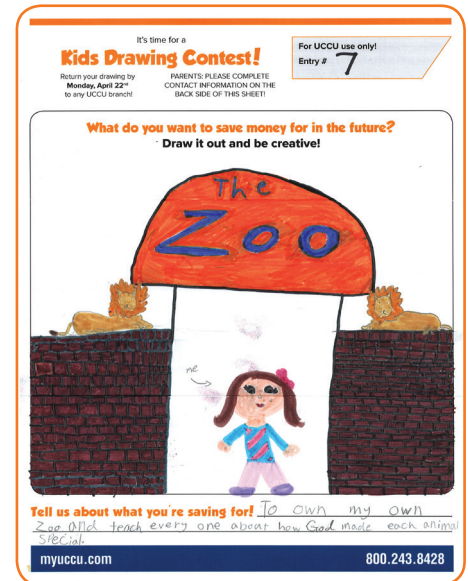
# Kids Drawing Contest Winners!



**1<sup>st</sup> Place**  
Avery Abbott



**2<sup>nd</sup> Place**  
Makayla Patton



**3<sup>rd</sup> Place**  
Journey Kamphaus

**Best for Ages 7-12**  
Makayla Patton

**Best for Ages 6 & Under**  
Mya Deters

**Most Creative**  
Ali Abbott

**Best "What are you saving for?" Answer**  
Julian Holt "I want to save for children in need."





# SCHOLARSHIP WINNERS

**UCCU KNOWS THAT COLLEGE CAN BE QUITE COSTLY.** This year, in an effort to assist our members with this cost, we offered one \$1,000 scholarship and two \$500 scholarships for the 2019–2020 school year. These scholarship opportunities were offered to college-bound high school seniors and current college students who demonstrated academic excellence, good character, and community and school involvement. These scholarships are applied toward tuition at a two- or four-year accredited educational institution.

Below are our 2019 United Community Credit Union Scholarship recipients.



## AUSTIN ADAM,

son of Sarah and Tom Adam of Durham, MO, is a 2018 graduate of Highland High School. Austin received a \$1,000 scholarship. Austin is a member of the Highland High School Band, FFA, National Honor Society, and lettered 2 years in varsity football. He is also an active member at Mt. Olivet Baptist Church. He will study Agribusiness & Agronomy at Northwest MO State University in the Fall.



## JACOB RIEFESEL,

son of Amber and Dane Riefesel of Hannibal, MO, is a 2018 graduate of Hannibal High School. Jacob received a \$500 scholarship. Jacob is a member of the Key Club, National Honor Society & the National Technical Honor Society. He has played soccer for many years and has won numerous art & academic awards. He will study Engineering at the University of Missouri in St Louis in the Fall.



## KADE ZANGER,

son of Bridgett and Chuck Zanger of Quincy, is a 2018 graduate of Quincy Senior High School. Kade received a \$500 scholarship. Kade is a member of the Key Club, National Honor Society, & Beta Club. He has volunteered for numerous organizations, played many sports, and was this year's QHS Blue Devil Mascot. He will study Accounting at Millikin University in the Fall.

**WE HAVE THE KEYS TO  
THE BEST AUTO RATES!**

Everywhere you go, people are claiming to have the best deal,  
the best rate, and the best service. *At UCCU, we mean it!*

## HOLIDAY CLOSINGS:

**Independence Day**  
Thursday, July 4

**Labor Day**  
Monday, September 2

**NEW AND USED AUTO  
LOAN RATES AS LOW AS**

**3.74% APR\***  
FOR UP TO 72 MONTHS

**LOWER YOUR CURRENT  
RATE BY UP TO**

**2.00% APR\***  
AND STOP PAYING MORE

**APPLY TODAY!**

\*APR = Annual Percentage Rate. Must meet credit union lending guidelines. Floor rate of 3.74% APR.  
Rates subject to change without notice. Some conditions apply. Existing UCCU loans do not apply.

## HOURS AND LOCATIONS

### Vermont St—Main Office

1001 Vermont  
PO Box 1207  
Quincy, IL 62306

Phone: 217.224.1093  
Fax: 217.224.0802

**Lobby Hours**  
Mon–Thurs: 9am–5pm  
Fri: 9am–5:30pm  
Sat: 9am–Noon

**Drive-Up Hours**  
Mon–Fri: 7:30am–5:30pm  
Sat: 8am–Noon

### Hannibal

109 Lindsey Drive  
Hannibal, MO 63401

Phone: 573.221.1245  
Fax: 573.221.2011

**Lobby Hours**  
Mon–Fri: 9am–5pm

**Drive-Up Hours**  
Mon–Thurs: 8am–5pm  
Fri: 8am–5:30  
Sat: 9am–Noon

### Maine St

3633 Maine St.  
Quincy, IL 62305

Phone: 217.221.1963  
Fax: 217.221.1968

**Lobby Hours**  
Mon - Fri: 9am–5pm

**Drive-Up Hours**  
Mon–Thurs: 8am–5pm  
Fri: 8am–5:30pm  
Sat: 8am–Noon

### North Branch

1426 North 26th  
Quincy, IL 62301

Phone: 217.222.5427  
Fax: 217.222.5480

**Lobby Hours**  
Mon–Fri: 9am–5pm

**Drive-Up Hours**  
Mon–Thurs: 8am–5pm  
Fri: 8am–5:30pm  
Sat: CLOSED

## BIG NEWS!

**We've got a NEW WEBSITE!**



**WE'RE HERE FOR YOU,  
WHATEVER YOUR NEEDS**

**MORTGAGES**

**HOME EQUITY  
LOANS**

**HOME EQUITY LINE  
OF CREDIT\***

**APPLY TODAY!**

\*Must meet credit union lending guidelines. See credit union for details.

**myuccu.com**  
**800.243.8428**

