



## Top 10 Holiday Spending Tips

1. Create a Budget & Shopping List
2. Use Cash Instead of Cards
3. Shop Online
4. Gift Exchange Plan
5. Purchase Gifts as a Group
6. Don't Wait Until the Last Minute
7. DIY Gifts
8. Make Travel Plans in Advance
9. Plan Ahead for Next Year
10. Start Saving Early

## Fee Schedule

SERVICE	FEE
ACCOUNT ACTIVITY PRINTOUT	\$2.00
ACCOUNT BALANCING	\$10.00 per hour
CASHIER'S CHECK	\$2.00
CLOSED ACCOUNT WITHIN THE FIRST 12 MONTHS	\$25.00
CHRISTMAS CLUB (Early Withdrawal Fee — Limit 1 Annually)	\$10.00
COIN COUNTING	Free — for members 9% — for non-members
COPIES	\$0.10 per page
COPY OF CHECK	\$2.00
COURTESY PAY FEE	\$15.00 per submission
DORMANT ACCOUNT FEE*	\$10.00
ESCHEATMENT FEE	\$25.00
GARNISHMENT/TAX LEVY ADMINISTRATION FEE	\$25.00

SERVICE	FEE
MINIMUM BALANCE IN REGULAR SAVINGS	\$25.00
MONEY ORDER	\$1.00
NON-SUFFICIENT FUNDS	\$15.00 per submission
OVERDRAFT PROTECTION TRANSFERS	\$5.00 per transfer
REPLACE LOST ATM/DEBIT CARD	\$5.00
RETURN CHECK FEE	\$15.00 per submission
RETURN MAIL FEE	\$5.00 per submission
SPECIAL STATEMENT PRINTOUT	\$2.00
STOP PAYMENTS	\$15.00
WIRE FEE—INTERNATIONAL	\$50.00
WIRE FEE—DOMESTIC	\$20.00

\*Dormant fee: \$10 fee applies after no account activity for 12 months. Fee repeats every 90 days until activity is resumed. Once resumed, fee will be only applied again after 12 consecutive months of no activity.

Contact the credit union for a full list of requirements.

# GET PAID FOR YOUR GRADES



For every **A** on your report card,  
you'll get **\$2\*** in your savings account.

Start today at [myuccu.com/paid-for-grades!](http://myuccu.com/paid-for-grades!)

\*Maximum \$10 deposit for each report card. Bring in your report card each quarter within 2 weeks of the issue date. The teller will make a copy of your report card and the funds will be deposited into your UCCU savings account within 14 days. Open to all students enrolled in grades K-12. To be eligible, the student must have an account at UCCU. See website for form. See credit union for details.



## We're not elfing around.

Skip a loan payment in  
December or January.\*

'Tis the season, ask us today!

\*See credit union for details. UCCU's Skip-a-Pay is discretionary, based on credit history, and reserved for those members whose loans are in good standing. UCCU reserves the right to withhold this offer if we determine your loan is not in good standing. A \$25 fee will be assessed for each qualifying loan and/or credit card payment skipped. Due dates on the loans will be extended one month, interest on your loan or Visa® credit card will continue to accumulate, and the term of your loan may be extended. A skipped payment may reduce GAP payout (max 2 skipped payments for life of loan with GAP). Skip-a-Pay does not apply to real estate loans.



## 2022-2023 SCHOLARSHIP PROGRAM APPLICATIONS

UCCU knows that college can be quite costly. This year, in an effort to assist our members with this cost, we're offering one \$1,000 scholarship and two \$500 scholarships for the 2022-2023 school year. College-bound high school seniors and current college students who demonstrate academic excellence, good character, and community and school involvement are eligible to apply for these scholarships toward tuition at a two- or four-year accredited educational institution.

Students applying MUST be members of UCCU in good standing at the time of application and be high school seniors or current college students at the time of application; attending a two- or four-year college, university, or vocational technical school during the 2022-2023 school year.

If a potential candidate is not an established member of the credit union but one or both parents are, they may join UCCU and become a candidate. Employees of UCCU, Credit Union Board of Directors, and their immediate family members are not eligible for this scholarship.

Students can visit our website or any branch to obtain a scholarship application. Applications open January 1 and must be submitted by March 31, 2022. Call any branch for more information.

ASK US FOR MORE  
INFORMATION!



## HOLIDAY CLOSINGS:

**Veterans Day**  
Thursday, November 11

**Thanksgiving**  
Thursday, November 25

We will be closed at 12pm on  
December 24 for Christmas Eve  
and will reopen December 27.

We will be closed at 1pm on  
December 31 for New Year's Eve  
and will reopen January 3.

## LOCATIONS

**Vermont St  
Main Office** | 1001 Vermont  
Quincy, IL 62306

**North Branch** | 1426 North 26th  
Quincy, IL 62301

**Maine St** | 3633 Maine St.  
Quincy, IL 62305

**Hannibal** | 109 Lindsey Drive  
Hannibal, MO 63401

[myuccu.com](http://myuccu.com)  
**217.224.1093**

