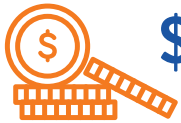




UNITED COMMUNITY
credit union

Annual Meeting 2022



\$122,166,715

Assets



10,142

Total Members



23

Members Present at
the Annual Meeting

BOARD OF DIRECTORS

Andy Doellman—*Chairman*
Crayton Achelpohl—*Treasurer*
Latonya Brock

Scott Webster—*Vice Chairman*
Mark Dietrich
Michelle Miller

Ryan Humphreys—*Secretary*
Robert Garkie
Tay Sonethongkham



**Time for
a payment
TRIM**

Auto Loan Refinancing

Save **2.00%**^{APR*} and enjoy
a **smaller payment!**^{**}

TALK TO US!

*Annual Percentage Rate. Approved rate will be up to 2.00% APR less than member's current external auto loan rate. New rate cannot be lower than UCCU's 2.49% APR minimum floor rate. Members must meet loan qualifying criteria. All auto loans are subject to credit approval. Loans financed through dealer or manufacturer at 0.00% are ineligible.

**Savings may result from a lower interest rate, longer term, or both. There is no guarantee of savings. Your actual savings, if any may vary based on interest rates, the repayment term, the amount financed, and other factors. UCCU reserves the right to extend, alter, or cancel this promotion at any time. Proof of current, external rate required. See credit union for more details.

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	\$10.00
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

Effective 05/01/22

Contact 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.

STUDY NOW!

*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 a staff member for a form. See credit union for details.

We Have the Key to Your New Home



HOLIDAY CLOSINGS:

Memorial Day
Monday, May 30

Juneteenth (Obs)
Monday, June 20

Independence Day
Monday, July 4

MORTGAGES

- No Origination Fees
- Flexible Payment Options and Schedule
- No PMI
- Special Savings for Taxes and Insurance
- Low Closing Costs
- We Don't Sell Your Loans
- Competitive Rates

HOME EQUITY LOANS/LINES OF CREDIT*

Use the equity you have in your home to borrow funds in one lump sum to finance a variety of needs!

- Home Improvements
- Vacations
- Debt Consolidation
- College Tuition
- Large Medical Expenses
- Weddings

Apply Today!

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

LOCATIONS

Vermont St Branch

1001 Vermont
Quincy, IL 62301

North Branch

1426 North 26th
Quincy, IL 62301

Maine St Branch

3633 Maine St.
Quincy, IL 62305

Hannibal Branch

109 Lindsey Drive
Hannibal, MO 63401

myuccu.com

Quincy

217.224.1093

Hannibal

573.221.1245

Sign & SNAP!

Deposit checks directly from your phone with our
Remote Deposit Capture!

Start Today!

