



MEMBER NEWS

Practical Advice, Savings Tips, and Important Announcements for UECU Members

APRIL
2021

SHARE YOUR MEMBER SAVINGS PERKS WITH YOUR FRIENDS IN PA



Have you ever wanted to share all the great things you love about UECU with more people? Well, now you can. If you have friends, co-workers, or extended family who live in PA, you can now refer them to UECU. There's no limit on the number of referrals, and you'll earn 500 *VantagePoints*™ for each person who joins the Credit Union. As always, you can refer your immediate family members no matter what state they call home.

What's changed? UECU has partnered with PACC, the Pennsylvania American Consumer Council, to extend credit union membership to all PA residents. Regardless of where a resident lives or works in Pennsylvania, they can now join UECU through PACC, with the online membership application at uecu.org. If you have questions about this new membership opportunity, please call a UECU Member Service Representative at 800.288.6423.



TOP 6 SAVINGS PERKS

1 Stellar Service from a Top-Rated Credit Union

Whether you are ready to apply for a loan or you are just wondering about UECU's borrowing options, our team of experienced Financial Services Consultants is available 24/7 to help and answer your questions. To check out UECU's rates for new and used auto loans, personal loans and credit cards, home loans and mortgages, and student loans, visit uecu.org/loanrates.

2 Nation's Top Savings Rates

UECU consistently offers some of the highest savings rates in the country.¹ Give your savings a boost and open a high-yield Money Market Savings Account, Certificate of Deposit, or IRA. For savings rates, visit uecu.org/depositrates.

3 *VantagePoints*™ Rewards

Earn rewards points for using your debit and credit cards, and so much more! Points can be redeemed for loan rate discounts, cashback, and premium gift cards.²

4 Nationwide ATM Surcharge Rebates

Use your UECU debit card at any ATM across the US, and UECU will reimburse the surcharge fees. Receive up to \$12 a month in ATM surcharge rebates with a Rewards Checking PLUS.

5 Love My Credit Union Rewards

Take advantage of the Love My Credit Union Rewards deals and save on your cell phone bill, home security subscription, rental cars, theme park tickets, sports and concert tickets, shows and events, and more! Check out all the deals at uecu.org. Click on Rewards and select Discounts & Savings.

6 CuelUp

Our CuelUp virtual library puts answers to your money questions at your fingertips. Our 2-5 minute e-courses can help you bank better, prepare for big purchases, feel confident about retirement finances, and more. Get started with our popular playlist, *Roadmap to Financial Strength*, at uecu.org/cueitup.

1. According to rates published on www.rate-watch.com in 2020. 2. Rate reduction can be used on a new loan only. Excludes Home Equity Term Loans, Mortgage Loans, Visa® *Power Card*™, and Lines of Credit. Maximum loan principal restricted to \$100,000 when redeeming a 10,000 *VantagePoints*™ rate reduction.

MEMBER REVIEWS

I live 200+mi from your bank, I've never stepped foot inside. Your representatives treat me like I'm their neighbor, easiest experience ever.

Garett F.

Courteous, personable, caring employees. We have several stories of excellent experiences. That is why we use UECU for all our financial needs. Big banks really don't compare.

Nancy Z.



A MESSAGE FROM OUR PRESIDENT

Dear Member,

If you are like me, you're probably getting excited about the warmer temperatures and extended daylight. Spring is one of my favorite seasons because I enjoy getting back outside to do some hiking, golfing, and traveling. If your plans for the spring and summer include going on vacation, sprucing up your home, or buying a new car, we can help. Our Credit Union is well-capitalized, and we have money to lend to our members. To help you save money, we offer low rates on our real estate loans, credit card and personal loans, vacation loans, auto, boat, RV loans, and student loans.

I am pleased to announce that we've hired a new Business Lending Analyst, Steven Wickenheiser, to assist in developing our business lending program so that we can provide more business lending opportunities to you. If your goals for 2021 include launching a new business or making business enhancements, please look for additional information on our website in the coming months.

I am also very excited to share that we are reinventing our checking accounts this year with new and unexpected benefits that will help save you money, lower your bills, and put important safety and protection benefits at your fingertips. Our new checking account

benefits will provide you with extra savings on local and nationwide deals, soften the financial impact of stolen or broken cell phones, get emergency help when your vehicle lets you down, and more. Checking accounts at UECU will do more than ever before. And you'll be the first to hear all about it very soon. We've also redesigned the UECU website to provide you with a better mobile experience on all of your Apple and Android devices. We'll continue to make enhancements to the website, so please visit often and check out the new features.

If you are traveling to visit friends and family in Pennsylvania this summer, please don't forget to tell them about UECU membership. With our new partnership with PACC, the Pennsylvania American Consumer Council, all PA residents are eligible for credit union membership, no matter where they live or work in the state. I hope that you and your family have a safe and relaxing summer and get to enjoy some extra family time together.

Sincerely,
Bret Krevolin
President/CEO and UECU Member

Welcome Steven Wickenheiser

We are very pleased to announce that Steven Wickenheiser joined the UECU Lending Team in February 2021. In a newly created position as the Business Lending Analyst, Steve will assist with the development of UECU's business lending program to help create more borrowing opportunities for members seeking business loans. His responsibilities will include the underwriting and reviewing of new loans. Steve has over eight years of experience in the financial services industry. His previous roles included Regional Credit Manager and Senior Credit Analyst for Mid Penn Bank, Licensed Relationship Banker for Citizens Bank, Commercial Credit Implementation Specialist for FIS™ Global, and Commercial Credit Analyst III for Susquehanna Bancshares.

We look forward to working with Steve and expanding our business lending program to help you start or expand your business ventures. As we cultivate the program, we'll post updates on our website.

Yvonne Paegel Business Development Manager



Welcome!

We are very excited to welcome our new Partner Companies, Corning Natural Gas, Florida Municipal Electric Association, and Bethesda EC Church. Employees and family can now take advantage of their new financial benefits – Rewards checking, Nationwide ATM surcharge rebates, No annual fee Visa® Credit Card, CueltUp financial wellness, seasonal money-saving offers, and so much more.

Spring Webinar Series – Schedule Your Spot Soon! Our National Account Representatives will be hosting a series of financial wellness webinars. These 45-minute webinars are a great way to empower your employees to reach their financial goals in the year ahead. For more information about topics and available time slots, please contact Yvonne Paegel at 800.288.6423, ext. 4018 or ypaegel@UECU.org.

SIMPLE WAYS TO SAVE

ARE YOU A UECU SAVER? CHECK OUT OUR NEW SPRING SAVINGS GUIDE.

Spring has arrived and we couldn't be more excited. If your plans for the season include refreshing your favorite space, refinancing your home loan, or replacing your ride, you'll love these ways to save!

With mortgage and home equity loan rates at an all-time low, you could save with a new home loan or by refinancing with UECU. Our home loan experts are available to guide you through the home-buying and refinancing process, and they're only a phone call away. If you have questions, or would like some help getting started, call a Financial Services Consultant at 800.288.6423.

Why apply for a new home loan or refinance?

- To take cash out for projects, home renovations, debt consolidation, and more.
- To lower your interest rate and monthly payment.
- To shorten the term of your home loan to save on interest and possibly pay it off sooner.



Mortgage

- Save as much as \$1,000 or more on closing costs with a UECU mortgage!
- Save on interest with our low fixed and adjustable rate refinance options



Home Equity Term Loan

- Save with a fixed rate as low as 2.99% APR*
- Borrow up to 100% of the equity in your home
- Pay no application fees with your UECU Home Loan Benefit
- Terms from 5 to 20 years



Flex HELOC

- Variable rate line of credit with a fixed rate option – Easily lock in a fixed rate on the amount you need to borrow
- 2.49% APR³ 12-month line of credit introductory rate
- Rates as low as Prime Rate minus .50%
- Pay no application fees with your UECU Home Loan Benefit
- 10-year draw period and 20-year repayment period

Real estate must be first or second lien, 1-4 family owner-occupied residential property. Homeowners insurance is required. Flood insurance required for properties designated in flood zone area. Home Equity products are not available in all states. Some states charge additional recording tax after loan origination for which you are responsible. If your home is located in SC, an attorney must assist with your real estate closing, and may charge fees.

1. The example shown is for a loan amount of \$200,000, waiving the mortgage origination fee of \$1,000. Mortgage origination fee amount will vary based on loan amount. The mortgage origination fee will be waived for members who complete a mortgage application and loan closing. This is a limited time offer and subject to change without notice. Mortgage products are available in most states; not available in Nevada. Other terms and conditions may apply. 2. Rate based on 90% loan to value (LTV) & 60-month term. Rate shown is our lowest rate which is based on an evaluation of credit and maintaining an active UECU Checking Account with at least one transaction per month. Rate will vary based on term, credit review and collateral evaluation. 3. The Introductory Rate is a fixed rate for the first 12 months from the date of loan origination. After 12 months, existing and new balances will be subject to the variable regular rate which is the Wall Street Journal Prime Rate ("index") plus the "margin" above or below the index rate as disclosed in your loan agreement. Regular rates will vary and may adjust quarterly without notice. Maximum lifetime interest rate will not exceed 18% APR. Existing UECU HELOC accounts are not eligible to receive the introductory rate. Members refinancing an existing UECU Home Equity product may be subject to modification or conversion fees. Offer subject to change and can be canceled or withdrawn at any time without notice. Early closing reimbursement fee of \$400 will be assessed if Home Equity Loan or Line of Credit closed within the first 12 months after opening; up to \$200 if closed during months 13 to 36. Federally insured by NCUA.

SAVE ON YOUR AUTO LOAN

The TrueCar® Discount is back! Buy a new or used vehicle with our car-buying service powered by TrueCar and get a rate as low as 1.74% APR.[^]

AUTO LOAN RATES

AS LOW AS **1.74%**
APR[^]

Lowest rate with .25% TrueCar Discount

- Get pre-approved before you shop. Call 800.288.6423
- Find your favorite vehicle with TrueCar's online research tools.

Visit uecu.org/autoloan and start your search.



[^]APR=Annual Percentage Rate. UECU's lowest auto loan rate of 1.74% APR is based upon an evaluation of credit-worthiness criteria, maintaining an active UECU checking account (at least one transaction per month), and purchasing a vehicle through a Certified TrueCar Dealer. Rate quoted for a 36-month term; your actual rate may differ. Limited time offer. Offer is subject to change without notice. Rate quoted is for new loans only; refinancing of existing UECU auto loans are not eligible. Certain auto model year and term restrictions apply.

Discount valid thru June 30, 2021.



New Visa® Power Card™ Benefit ID Navigator Powered by NortonLifeLock

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind.

Enroll today! Visit www.cardbenefitidprotect.com

How ID Navigator Powered by NortonLifeLock can help:

Dark Web Monitoring – continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.

Data Breach Notifications – sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.

Stolen Wallet Assist – A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.

One-Bureau Credit Monitoring Alerts¹ – helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.

Credit, Bank & Utility Account Freezes – provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.

Restoration Assist – U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

U.S.-based Member Services & Support is available Monday to Friday 6 a.m. – 6 p.m. PST, and Saturday 7 a.m. – 1 p.m. PST.

To confirm eligibility and enroll in this complimentary credit card benefit, visit www.cardbenefitidprotect.com

No one can prevent all identity theft.

¹Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive Credit Features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.



Contact UECU:

Toll-Free: 800.288.6423

Email: Advantages@uecu.org

Website: uecu.org

Advantages Online™ & UECU Mobile Banking App

Office Hours: Weekdays 8 A.M. – 5 P.M. ET
Wednesdays until 3:30 P.M. ET

Street Address: 11 Meridian Blvd
Wyomissing, PA 19610

Mailing Address: P.O. Box 14864
Reading, PA 19612-4864

Holiday Reminders

May 31st Memorial Day

July 5th Independence Day

September 6th Labor Day

October 11th Columbus Day



This credit union is federally insured by the National Credit Union Administration. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Featured Rate Review

(For full listing of rates visit uecu.org)

Share and Special Savings Accounts 0.30% APY

No minimum balance, no monthly fees. \$5 min to obtain APY in the primary share account.

Advantages Money Market Savings™ Accounts

\$0.01 - \$9,999.99	0.40% APY
\$10,000 - \$49,999.99	0.50% APY
\$50,000.00 and over	0.60% APY

No minimum balance required to earn APY. Minimum daily balance of \$2,500 required to avoid \$10 monthly fee.

Rewards Checking PLUS Accounts

\$0.01 - \$9,999.99	0.40% APY
\$10,000 - \$49,999.99	0.50% APY
\$50,000.00 and over	0.60% APY

A \$500 minimum deposit required to avoid a monthly fee of \$10. Minimum balance fee will be waived if total of \$500 in electronic deposits is made to your Rewards Checking PLUS during the month.

Advantages Certificates of Deposit™

Rates up to 1.05% APY with terms from 6mo. to 5yrs.

\$500 Minimum deposit required to open account. Minimum deposit of \$75,000 and term of 5 years is required to earn stated APY. APY assumes principal and dividends remain on deposit until maturity. A penalty is imposed for early withdrawal.

Annual Percentage Yield (APY) is quoted as of April 1, 2021. APY is subject to change and may be withdrawn without notice. Savings and checking rates may vary after account is opened.

New / Used Auto Loans

2018 and Newer Models (New/Used)

Lowest Rate with .25% TrueCar Discount

Up to 36 Mo.	1.74% APR
37 to 60 Mo.	2.24% APR
61 to 72 Mo.	2.74% APR

2020 and Newer Models (New/Used)

Lowest Rate with .25% TrueCar Discount

73 to 84 Mo.	3.24% APR
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2014 - 2017 Models (New/Used)

Up to 36 Mo.	2.24% APR
37 to 60 Mo.	2.74% APR

Personal Loans

Up to 36 Mo.	6.74% APR
37 to 60 Mo.	7.74% APR

Home Equity Loans

(1st or 2nd Lien up to 90% LTV offered)

Up to 60 Mo.	2.99% APR
61 to 120 Mo.	3.49% APR
121 to 180 Mo.	3.99% APR
181 to 240 Mo.	4.49% APR

Mortgages

For rates, visit uecu.org/mortgages

Student Loans

For rates, visit uecu.studentchoice.org

Rates shown here are our lowest rates which are based on an evaluation of credit and maintaining an active UECU checking account with at least one transaction per month. Your actual rate may differ for these featured rates. Rates are quoted as of April 1, 2021 and all rates are subject to change without notice. For more rate and qualifying information visit uecu.org or contact us by phone.