

President's Message - Looking Ahead

Now that 2020 is behind us, hopefully, we can all breathe a little sigh of relief. To say that it was a challenging year is a profound understatement. Most of us were faced with issues we could never have even dreamt about, but we persevered. I am so grateful to our staff who have been there to support our members through life-changing experiences like job loss and financial uncertainty. And I so admire our members for pushing forward and not giving up when times got tough, really tough. I hope the COVID-19 Relief Options that we've created have helped reduce some of the financial strain you and your family may have experienced in 2020 or may be facing in the year ahead.

As we look to the future, it's a great time for all of us to reflect on what we've overcome, how the challenges we've experienced have given us the strength to move forward. The New Year brings new opportunities and possibilities. Please take some time to think about your goals and what you want to accomplish in 2021. Whether your New Year's resolutions include spending more time with family, advancing your education, getting your finances back on track, creating an emergency fund, buying a home, or even cleaning out your closets, setting a goal is the first step. If you need help with determining how you will reach your financial goals, our staff is here for you. Our Financial Service Consultants can explain the benefits of UECU's borrowing options, and our Member Services Representatives can help you set up a savings strategy for the New Year. Please don't hesitate to reach out; we're only a phone call away.



From our family to yours, we wish you a happy, safe, and healthy 2021.

Sincerely,

Bret Krevolin

President / CEO and UECU Member

Thank You for Your Kind Words. They Mean So Much to Us!

I have always had excellent service in the 35 years I have been a member & Sean was exceptional. *Marianne R.*

My experience was wonderful. I was greeted with a great attitude and taken care of in a very timely manner. I am never disappointed dealing with UECU. *Jamar B.*

My loan officer was very attentive, explained things thoroughly, and took time to be personable throughout the process, which puts any applicant at ease. *Paul C.*

Everyone I dealt with went out of their way to help get what I needed and advised me of my best options. *Randall G.*

Very easy process. Rick was going above & beyond to help me! *Kathy T.*

Miss Donna was very helpful and knowledgeable! *Jon H.*



Janene Naugle Virtual Marketing Specialist

Are You Due for a Financial Checkup?

The start of a new year is an excellent time to assess your financial well-being. Ask yourself things like how did I do financially in 2020? Did I accomplish what I wanted to? Did I add debt, or was I able to pay it down? Did I save more, or did I need to tap into my savings to cover ongoing expenses? The answers to these questions will help you potentially identify opportunities or areas you may want to focus on in the year ahead. No matter what stage of life you are in, developing healthy financial habits is important to your financial well-being and reaching your goals.

With our CueltUp e-course *Healthy Financial Habits*, you can learn how to:

- Live within your means
- Spend wisely
- Free up funds to cover expenses
- Build emergency savings
- Avoid too much debt
- Manage existing debt
- Save for retirement
- Know when to get help



To get started, visit uecu.org/cueitup and click on *Building Financial Capability*, choose the e-course for *Healthy Financial Habits*.



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.

Notice of the Annual Meeting

The Annual Membership Meeting will be held at 8:30 am on Thursday, March 25, 2021, at the Utilities Employees Credit Union office, 11 Meridian Boulevard, Wyomissing, PA. The meeting will be held in-person, as well as via conference call. Dial-in instructions will be posted on the UECU website in early March. The meeting agenda will include the election of Directors and reports by the Board of Directors, the President, and Committees. Nominations for Director vacancies will be submitted by the Nominating Committee. Nominations may also be made by petition signed by 1% of the members and may be submitted to the Secretary at the Credit Union no later than February 12, 2021. Please contact Bret Krevolin, Secretary, for details on the nominating petition process. Nominations from the floor are not permitted by the bylaws.

Coming Soon - 2021 Scholarship Contest

We are pleased to announce that UECU will be offering two \$3,000 scholarships for the 2021/2022 academic year. Don't miss your chance to win a scholarship! Check the UECU website and Facebook page in February for details.

Advancing Financial Literacy in Uncertain Times

UECU's National Account Representatives are helping companies and communities advance financial literacy by hosting virtual courses. Recently, the Credit Union partnered with the United Way and YouthBuild to implement a financial wellness program benefiting young adults in the Greater Reading, Pennsylvania, area. Nicole Miller, UECU National Account Representative and Financial Literacy Advocate, shared, "Working with YouthBuild has been very rewarding. It may not be a 'roomful' of students every week because it is a volunteer program, but it is very rewarding knowing the students who show up really want to learn financial wellness. We have touched on subjects like creating a budget and gave the students the tools to do so. We all know creating a budget is easy, but sticking to it is another story! Our highly attended sessions have included *Budgeting 101*, *How to Handle a Checking Account*, and *Understanding Your Credit Score*."

Offer Your Employees a New Financial Benefit in 2021- Schedule a Virtual Financial Wellness Course

UECU's National Account Representatives currently have openings for winter and spring sessions. If you'd like to offer a virtual course to your employees, please contact Yvonne Paegel at **800.288.6423, ext. 4018** or ypaegel@uecu.org.

Save More in 2021

Your credit union membership is about the trust and care of community, built around where you live, work, and play. That's why UECU membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Savings up to \$15 on TurboTax federal products.
- Exclusive discount from the TruStage Home & Auto Insurance Program.
- Savings on SimpliSafe, the #1 expert pick for home security.
- Save 40% on a 1-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Karma.
- Save \$40 on Calm, the #1 app for meditation and sleep.



Love My
Credit Union®
rewards

Learn all about how your UECU membership gets you all these exclusive savings and more at uecu.org/rewards. Check them out and start enjoying credit union member benefits you never knew you had.

New VantagePoints™ Reward Link



We've made some enhancements to our gift card redemption program and made the redemption experience even smoother! We've replaced GiftCertificate.com's GiftPass with the Tango Card Reward Link. Now when you redeem your reward points for a gift card, you'll receive a *VantagePoints™* Reward Link via email. Upon activating your Reward Link, you'll be able to select digital or plastic gift cards from dozens of premium merchants. Choose from top brands such as Amazon.com, AMC Theaters®, Best Buy®, Delta Air Lines, Dunkin Donuts, The Home Depot®, Papa John's, Petco, Target, Walmart, and more! With our new donation options, you can also gift your reward to one of the non-profits featured on TangoCard.com.

To check out all the merchant gift cards available in the Reward Link catalog, visit uecu.org/vantagepoints.