



MEMBER NEWS

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

OCTOBER
2022



A Message From Our President

Bret Krevolin | President/CEO and UECU Member

I am very excited to share that your credit union, UECU, has been recognized by Bankdash, a personal finance news and research publication dedicated to helping consumers find quality credit unions. Out of a total of 5,204 credit unions in the US, UECU was identified as one of the top 100. Bankdash compiled the list using a methodology that solved for institution stability and quality and value delivered to credit union members over multiple years.*

This recognition was such an honor for all of us here at UECU, and I would like to commend our staff for helping us build a quality credit union that continues to deliver value to our members every day. I see this in the testimonials you have shared with us over the years, acknowledging how our staff has helped you purchase a home, buy your first car, send your children off to college, attend linemen school, get debt under control, rebuild your credit, and acquire the resources you need to make tough financial decisions.

Inspired by your thank you notes and kind words in our member surveys and feedback from our employees, we decided to redefine our credit union's vision and purpose. For us, these aren't just statements on a piece of paper; they are a genuine reflection of who we are and what we do.

While redefining our purpose and vision, we also selected new credit union values that represent our core beliefs. We purposely put Member Focus at the top of the list because it drives everything we do at UECU. And in 2023, we'll be putting this value into action with the launch of our new cloud-based online and mobile digital banking platform. You can look forward to a more customized digital banking experience that's personalized just for you with spending insights, financial advice, fraud alerts, assistance with savings goals, and so much more. As we get closer to launching our

new digital banking experience next year, we'll share updates and resources to help guide you through the transition.

We also added Celebrating Differences and Fostering Collaboration to our values to highlight what we have always believed is so important, respecting and supporting one another and working together to strengthen our communities. >>



"Thank you to everyone for making our life so easy and always being there to help us."

- MARESE W.



"You're the only ones that would help when nobody else would."

- THERESA H.



Vision

To be our members trusted financial partner for life.

Purpose

Empowering our members to achieve financial well-being through all stages of life.

Values

- Member Focus
- Instill Trust
- Celebrate Differences
- Take Accountability
- Continuous Learning
- Foster Collaboration



*Source: <https://bankdash.com/best-credit-unions/>

In addition to our Employee Volunteer Committee, which volunteers their time and talents to help out those in need in the communities we serve, we also created a Diversity, Equity, and Inclusion (DEI) Committee. This group of employee volunteers helped shape our new DEI vision statement and is nurturing new diversity initiatives here at UECU. Check our website and social media channels periodically for updates on our volunteer efforts and diversity initiatives.

DEI VISION

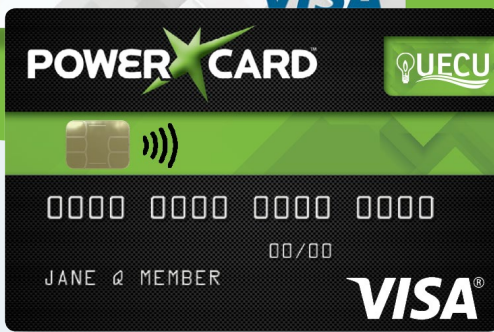
To advance and cultivate a sense of belonging, making us a better organization for our employees and those we serve.



As we approach the end of 2022, I am honored to share our recognition from Bankdash as well as our redefined VPV and new initiatives at UECU. Thank you for choosing UECU as your financial partner and for being the inspiration behind all we do.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at uecu.org, or we will mail you a free copy upon request if you call us at 800.288.6423.



2X REWARDS

Earn Double *VantagePoints*[™] on your online and in-store purchases

Nov. 11 – Dec. 31, 2022

Credit Card Purchases
Earn 2 Points for Every \$1 Spent¹

Debit Card Purchases
Earn 1 Point for Every \$1 Spent¹

Sign up² beginning Oct. 24, 2022

 Visit uecu.org/doublepoints or call 800.288.6423.

¹ Points earned on Visa purchases. ATM cash transactions or cash advance transactions are not eligible to earn points. Points are earned net of credits. Members enrolled in UECU's E-Statement service earn 1 point for every \$1 spent on debit card transactions during the promotional period; those not enrolled in E-Statements earn 1 point for every \$2 spent. DOUBLE POINTS for the purpose of this promotion cannot be combined with DOUBLE POINTS earned on the first 30 days after receipt of your new card. Members will earn DOUBLE POINTS from 11/11/2022 until 12/31/2022, but this promotion can be terminated at any time. Visit uecu.org for complete *VantagePoints*[™] program details. ² Must sign up to earn DOUBLE POINTS during the promotional period. Members may sign up beginning 10/24/2022 by logging into their UECU account with *Advantages Online*[™] banking to opt-in to the promotion, by calling UECU's Member Service Representatives during business hours at 800.288.6423, or by completing a sign-up form provided by UECU for this promotion to members via email.



HOLIDAY SHOPPING TIP!

Use the UECU Member Perks App to find deals close to home and Nationwide.

If you have a Rewards Checking or Rewards Checking PLUS Account, powered by BaZing, you get access to local shopping, dining, entertainment, and travel discounts, as well as more than 400,000 deals across the US, and some from the country's biggest retailers. So before you start your shopping, log into the UECU Member Perks App and search for local deals and online shopping discounts. If you have a BaZing-powered checking account but haven't downloaded the UECU Member Perks App, go to the App Store or Google Play Store to get started. If you don't have a UECU BaZing-powered checking account yet, log into *Advantages Online*™ or call 800.288.6423 to open one.



Listen to the UECU Podcast

Are you looking for some tips to teach your kids about money in age-appropriate ways, or ways to pay for college? Perhaps you just like to listen to people talk about off-the-beaten-path (and sometimes dangerous) career choices or feel-good stories about helping others. You can find all of that (for free!) on The UECU Podcast. Find links to all of our episodes at uecu.org/podcast, or search "UECU" on your favorite podcast app.

PAL Update

We've upgraded UECU's PAL, Personal Access Line, phone banking system to make your experience even better!

If you use UECU's PAL service, you'll notice some new features. We've upgraded the service to make it easier to find your important account information, make transfers, and more! You can continue to access PAL by calling 800.278.6725 or 610.927.4015. And don't forget, as a UECU member, you also have the convenience of online and mobile banking with *Advantages Online*™ and the UECU Mobile Banking App.

SAVE ON YOUR AUTO LOAN

Auto Loan Rates As Low As

1.99% APR[^]

Lowest Rate with .25% TrueCar Discount



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 1.99% APR.[^]

- 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.

[^]UECU's lowest auto loan rate of 1.99% APR is based upon an evaluation of credit worthiness criteria, maintaining an active Rewards Checking or Rewards Checking PLUS 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 November 30, 2022.



Announcements

Courtney Perez, Business Relationship Manager



Welcome New York Power Authority (NYPA)!

We are very excited to welcome our newest partner company, New York Power Authority (NYPA). Employees and family members can now take advantage of their new financial benefit and member perks!

Welcome Cris Petykowski!

I am also excited to share that Cris Petykowski recently joined the Business Development team at UECU. Cris has over 20 years of financial services experience working for Andigo Credit Union, formerly MECU Credit Union. In her new role, Cris will assist UECU's partner companies in growing their financial wellness program, educating employees about UECU financial benefits via in-person and virtual events, planning company rollouts, as well as serving as a resource for HR representatives. She will also attend utility and energy industry events across the country to increase awareness about how companies can partner with UECU to empower their employees to achieve financial well-being.



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

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Wyomissing, PA 19610

Mailing Address: PO Box 14864
Reading, PA 19612-4864

UECU Will Be Closed for the Following Holidays:

October 10th – Columbus Day

November 11th – Veterans Day

November 24th – Thanksgiving Day

December 26th – Christmas Holiday



Federally Insured by NCUA