



MEMBER NEWS

OCTOBER 2024

**Get Pre-Approved
Before You Shop.**



**We have better
rates than your
local dealership.
APPLY ONLINE
AND GET
PRE-APPROVED!**

**RATES AS LOW AS
4.74%
APR*
On New & Used Vehicles**

**Lowest Rate with an Active
UECU Checking Account***

*APR=Annual Percentage Rate. UECU's lowest auto loan rate of 4.74% APR is based upon an evaluation of credit worthiness criteria and maintaining an active UECU Checking Account (excluding Green Light Checking™) with at least one transaction per month. 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.



Special Update from Bret Krevolin

Since our inception, our focus has been to return true financial value and impact to members, all while still maintaining the credit union's safety and soundness. We remain passionate about helping members today, tomorrow, and beyond to achieve their financial goals.



NE PA Community Federal Credit Union to Merge Into
Utilities Employees Credit Union

We wanted to provide an update regarding our merger with NE PA Community Federal Credit Union, which represents a collaborative partnership between two future-focused credit unions committed to their members.

Both boards have unanimously approved moving forward with the merger, and now we're currently awaiting approval from regulators. After we receive that approval, the third and final approval needed is a positive membership vote by the NE PA membership.

We're excited for the future and to be able to officially welcome NE PA members. Thank you for your membership and your ongoing trust in allowing us to help you achieve your financial goals.

As the merger progresses, we'll share important updates on our website at uecu.org/merger. But should you have questions, please email mergerinfo@uecu.org

**Sincerely,
Bret Krevolin, President/CEO**

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.

DOUBLE the Points. DOUBLE the Rewards.

Sign up for DOUBLE *VantagePoints*™ and earn double points on your purchases, November 9 – December 31, 2024.¹



LIGHT-BULB MOMENT:

Help keep your accounts safe with these Banking Security Tips:

Review your accounts daily with Mobile and Online Banking. If you notice a transaction or purchase that you didn't make, contact UECU immediately.

Keep tabs on your account activity by setting up transaction alerts in Mobile and Online Banking.

Monitor your credit score with SavvyMoney®. Unexpected changes to your credit score can be an early warning sign of identity theft. To opt into SavvyMoney®, log into Mobile or Online Banking and select the Your Credit Score tile.

Never provide your social security number, birth date, credit union account number, Visa® card information, including your 3-digit Card Verification Value (CVV) code, access codes, PINs, personal information, or financial information via email, text message or in response to unexpected callers, regardless of the Caller ID on your phone or the email sender's address.

GET READY FOR HOLIDAY DOUBLE POINTS

Sign up to get Double Points beginning October 21, 2024. Earn Double *VantagePoints*™ with your *Advantages Visa® Debit Card*™ and *Visa Power Card*™, November 9 – December 31, 2024.¹

Use your Visa cards to pay for your gas, groceries, gifts, and everyday purchases and earn double the rewards!

Credit Card Purchases Earn 2 Points for Every \$1 Spent²
Debit Card Purchases Earn 1 Point for Every \$1 Spent²

¹ Must sign up to earn DOUBLE POINTS during the promotional period of November 9 – December 31, 2024. Members may sign up beginning 10/21/2024 through the opt-in email, Mobile and Online Banking, or by calling 800.288.6423. If you sign up before the start of the promotional period, you will earn DOUBLE POINTS for the entire promotional period. If you sign up within the promotional period, you will earn DOUBLE POINTS from the date of sign up to the end of the promotional period. ² Points earned on Visa purchases – exclusions may apply. ATM cash transactions or cash advance transactions are not eligible to earn points. Points are earned net of credits. Cardholders who've gone paperless by opting out of paper statements for their Member Statements earn 1 point for every \$1 spent on debit card transactions during the promotional period; cardholders who receive Member Statements via paper delivery earn 1 point for every \$2 spent. DOUBLE POINTS promotion cannot be combined with any other *VantagePoints*™ promotion. Members will earn DOUBLE POINTS from their sign-up date until 12/31/2024. This promotion can be terminated at any time without notice. Visit uecu.org for complete *VantagePoints*™ program details.

UECU WELCOMES NEW SUPERVISORY COMMITTEE MEMBER, TIM WIMBISH



Tim started his career with KPMG as an auditor and has experience in Mergers & Acquisitions and Supply Chain Management at other companies.

Outside of work, Tim enjoys cooking, sports and spending time with family and friends.

As a member of the Supervisory Committee, Tim looks forward to being an advocate for and representative of our members while also overseeing the Internal Audit Department and the credit union's external assurance providers.

We are pleased to welcome Tim Wimbish to the Supervisory Committee. Tim is a CPA, currently working as Director of HR and Benefits Financial Support for Duke Energy Corporation in Charlotte, NC. Tim has been with Duke Energy for almost two decades and is also a member of the Duke Energy Corporation Benefits Committee. He is a graduate of the University of Richmond and earned an MBA from the Babcock School of Business at Wake Forest University.



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