



# MEMBER NEWS

JANUARY 2025

**YOUR MONEY, YOUR TERMS:**

**Flexible CDs for Every Goal!**



**5-month CD**

**4.35% APY<sup>1</sup>**

**11-month CD**

**4.05% APY<sup>1</sup>**

Additional CD Options Available  
[uecu.org/cd](https://uecu.org/cd)

1 APY=Annual Percentage Yield. Rates are effective as of 1/1/2025. All rates and information are subject to change at any time without notice. Fees could reduce earnings on the account, see Fee Schedule for details. Opening balance and minimum balance of \$500 for all certificates. For CDs, APY is based on the assumption that dividends will remain in the account until maturity and the minimum balance is maintained. After a CD is opened, you cannot make additional deposits into the account during the term. A withdrawal request will reduce earnings. A penalty will be imposed if you withdraw funds before a CD maturity date. Certificate penalty information is detailed in the Truth-In-Savings Disclosure. 5-month certificate renews at 3 months after maturity. 11-month certificate renews at 6 months after maturity. See Credit Union for additional terms and conditions.



## NE PA Credit Union Members Voted Yes!

On December 19, 2024, NE PA Credit Union members voted in favor of merging with UECU. This approval represents a collaborative partnership between two Pennsylvania-based future-focused organizations for the benefit of our members, our partner companies, our employees, and our communities. We are eager to begin pooling our resources and talent to provide further efficiencies and services to all of those we serve. We are excited to officially welcome NE PA Credit Union employees and members to the UECU family, and we look forward to building a bright future together!

What happens next? Now that NE PA Credit Union has become a division of UECU, we will begin working on integrating our two organizations with the goal of having our core banking systems fully integrated by the end of the third quarter in 2025. Once the two credit unions are completely

integrated, all branches will operate as one organization, and UECU members will have access to all former NE PA Credit Union locations in Monroe County, PA. As always, our Main Office and Call Center in Wyomissing, PA, and our digital banking services will be available to you.

Thank you for your membership and your ongoing trust in allowing us to help you achieve your financial goals. Should you have questions about the merger, please contact us at [mergerinfo@uecu.org](mailto:mergerinfo@uecu.org).

Here is to a bright future together.

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

Learn more at [uecu.org/merger](https://uecu.org/merger)

## NOTICE OF THE ANNUAL MEETING

The Annual Membership Meeting will be held on Thursday, March 27, 2025, at 8:30 am, at the UECU office, 11 Meridian Boulevard, Wyomissing, PA. The meeting will be held in person and via webinar. Registration instructions will be posted on the UECU website in early March. The meeting agenda will include the election of Directors and reports by the Chairman of the Board, the President, and the Supervisory Committee. 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 14, 2025. Please contact Bret Krevolin, Secretary, for details on the nominating petition process. Nominations from the floor are not permitted by the bylaws.

## IT'S EASIER THAN EVER TO PROTECT

### UECU VISA® CARDS

UECU's Card Services & Controls give you instant control of your UECU cards. With a few clicks or taps, you can turn your card on and off (lock/unlock), report it lost or stolen, submit travel notifications, and select allowable transaction types and amounts. Card Services & Controls are conveniently located within Mobile and Online Banking, so you can easily manage your cards on the go.

#### With Card Services\*, You Can:

- **Lock or Unlock your card(s).** If you have ever misplaced your card or lost it, you probably know the uneasy feeling that sets in when you realize it's gone. Card Services give you peace of mind knowing that you can easily turn your card off in minutes. This will help block fraudulent transactions and give you the precious time you need to find your card.
- **Report your cards lost/stolen and order replacement cards.** If you discover that your card has been permanently lost or stolen, you should report the card lost/stolen and order a replacement card within Mobile and Online Banking. You can also report your card lost/stolen by contacting UECU at 800.288.6423.
- **Submit a travel notification to UECU.** Let us know in advance when you plan to travel so we can make sure your debit and credit card transactions are processed as normal. You can submit a travel notification on all your cards at once or on the individual cards you plan to use while away.

## REGISTER FOR ADVANCED CARD CONTROLS\*\*

### TO BETTER PROTECT AND LIMIT CARD USAGE

You can enable, edit, and disable customized transaction limits on your UECU Visa debit and credit cards, including:

- In-store international usage
- In-store purchases to custom areas (regions)
- Merchant types
- Transaction types
- Per transaction and monthly spending limits

\*Card Services are available on all UECU cards, including the Quick Cash Card, Advantages Visa® Debit Card, HSA Visa Debit Card, Visa Power Card™, Home Equity Visa Platinum, and Flex HELOC Visa Card.

\*\*Advanced Card Controls are not available for the UECU Quick Cash card.

For more information about the Card Services & Controls, visit [uecu.org/services](https://uecu.org/services).



Your Trusted Financial Partner for Life.

## SET YOURSELF UP FOR CREDIT SCORE SUCCESS IN 2025

When it comes to credit scores, there's almost always room for improvement. If you've pulled your score and you're not satisfied with the number you received, there are several strategies to boost it.

#### Raise Your Score by Doing the Following:

- **Pull your credit reports.** The three major credit scoring bureaus, TransUnion, Equifax, and Experian, will each allow you one free copy of your report each week. You can access your free credit reports from all three bureaus from one central website, [annualcreditreport.com](https://annualcreditreport.com). *Checking your own credit will NOT lower your score.* If you find an error in your report, you should dispute it. Simple mistakes—the wrong address or a misspelling of your name—can be fixed by calling the creditor and asking for an update. If they won't oblige, or the error is more complicated, you should dispute directly with the credit bureaus. You can do this online.
- **Pay your bills on time.** One day late is still considered late, and just one late payment can lower your score.
- **Pay down credit card debt.** You don't want to be using more than 30% of the total credit available to you. Keeping your utilization well below that (closer to 10%) can give your score a boost.
- **Hang onto old cards.** Your credit score benefits from long relationships with lenders, so cut them up, but don't cancel them if you can help it.
- **Be thoughtful about shopping for new credit.** Every time you apply for a new card or loan, the lender takes a peek at your credit history, which may ding your score.
- **Spread your debts around.** The mix of credit you have in your file—mortgages, student loans, auto loans, credit cards—shows that you can manage debt from multiple sources.

Remember that time—and patience—are key. You shouldn't expect a change overnight, but you will see improvement over the course of 12 to 18 months—shorter, if your score is already fairly high and you're just looking for a bit of a jump.

Article provided by SavvyMoney:

<https://education.savvymoney.com/credit/how-to-improve-credit-score>.



#### LIGHT-BULB MOMENT:

As a UECU member, you have access to your free SavvyMoney® Credit Score and Report, anytime. Simply log into Mobile or Online Banking and select the "Your Credit Score," tile. *Checking your own credit will NOT lower your score.*