

MEMBER NEWS

KASASA® CHECKING



Free checking options with higher interest rates, no maintenance fees, and rewards you'll love.

Kick your earning potential into high gear with a Kasasa Cash® or Kasasa Cash Back® Account!

Learn more at uecu.org/checking.

Restrictions and qualifications apply. Restrictions may vary. Please contact us at 800-288-6423 or visit uecu.org/checking for details.



LIGHT-BULB MOMENT:

Consider a staycation. If airfare or gas prices has you second-guessing destinations this summer, an alternate approach could be a staycation. Be a tourist in your own town. Changing up the scenery, even locally—can be an affordable way to save money.



JULY 2025

A Message from Our President

As we move forward with the final phase of the UECU and NE PA Credit Union (NE PA) merger, we are delighted to officially welcome all of our new members. Our staff is working diligently behind the scenes to prepare for the integration of UECU and NE PA's core banking systems. On July 14th, all credit union products, services, and systems will be combined under one platform, and all existing NE PA accounts will be converted to UECU accounts. NE PA members will gain the same great benefits our UECU members have today with *VantagePoints™ Rewards*, Kasasa's Cash Rewards™, Visa® card benefits, low-cost borrowing options, and streamlined digital banking services.

With deep roots in Pennsylvania, we're so grateful to have this opportunity to bring our two credit unions together to expand financial offerings and community initiatives in Monroe and Pike County, Pennsylvania. As the Credit Union grows, we benefit from a broader membership base that moderates risks, increases opportunities, and lowers operating costs per member, allowing more dollars to be channeled toward directly benefiting members. Thank you for your support in welcoming the NE PA members to our Credit Union family and for choosing UECU as your trusted financial partner.

Sincerely,
Bret Krevolin
President/CEO and UECU Member



YOUR HOME, YOUR GOALS.
OUR LENDING

Solutions.

GET YOUR HOME SUMMER READY WITH THE FLEX HELOC

Unlock your home's potential—apply for a Flex HELOC today at uecu.org/homeequity.

SIGNS OF A SCAM

Scammers tell all kinds of stories to try to get your money or information. They might call, pretend to be from a government agency, and say you owe a fine. Or they may pose as a friend or love interest online who supposedly needs money for an emergency. A scammer might offer you a (fake) job, but say you need to pay a fee before you get hired. Or they might tell a different lie.

Though the details might change, scams usually have some things in common. And knowing what they are can help you recognize — and then avoid — scams that come your way.

- **Scammers contact you unexpectedly.** Don't respond to unexpected calls, emails, texts, or social media messages that ask for money or personal information. If you're not sure if a call or message is real, reach out to the business, organization, or person — even if they're claiming to be a friend or relative — using contact information you looked up yourself and know to be true.
- **Scammers tell you to hurry.** They don't want you to have time to think or to check out their story. So slow down. Talk to someone you trust.
- **Scammers tell you to pay — and HOW to pay.** Don't pay anyone who contacts you out of the blue and insists you can only pay with cash, a gift card, a wire transfer, cryptocurrency, or a payment app. Scammers want you to pay these ways because once you do, it's hard to track and hard to get your money back.

Learn more about how to spot, avoid, and report scams—and how to recover money if you've paid a scammer—at ftc.gov/scams. If you spot a scam, report it to the FTC at ReportFraud.ftc.gov.

Online Source: consumer.ftc.gov

UECU cares about its members and serves to be a resource for you. If you think you are being scammed and your account is at risk, please do not hesitate to contact us. Call 800-288-6423 or log into your account online to start a secure chat.



COLLEGE STAT
COUNTDOWN TO COLLEGE
UNIVERSITY SCHOOL

College will be here before you know it. Help fill college funding gaps with our unique student lending solution.

Visit, uecu.studentchoice.org to learn more.

UECU



LIFE HAPPENS—SKIP A PAY & BREATHE EASY.

Would you like some extra cash for a summer getaway or to make that long-awaited purchase? UECU's Skip-A-Pay Program can help you stretch your budget. Enjoy the freedom of skipping your loan payment during the month you need the extra cash the most.

You may skip a loan payment on eligible UECU loans, including:

- **Personal Loans**
- **New & Used Auto Loans**
- **Motorcycle Loans**
- **RV and Boat Loans**
- **Share Secured Loans**
- **Home Equity Term Loans**

Set up a Skip-A-Pay Today

You must submit your Skip-A-Pay request seven days prior to the skip payment date.

Log into your account with Mobile or Online Banking. Select the Skip-A-Pay menu option (on mobile, select Skip-A-Pay under the More menu). Select "New" to create a new Skip-A-Pay request. You may also request a Skip-A-Pay by contacting the Credit Union at 800-288-6423.

SCHOLARSHIP UPDATE

Thank you to all of our talented student members who entered the 2025 Scholarship Contest. We received an incredible response, and we are looking forward to announcing the winners. Check the UECU website and your inbox for the special announcement in late July.



Your Trusted Financial Partner for Life.