

MEMBER NEWS

Make a holiday budget and payback plan!

To start, make a list of the people you need to shop for this year – don't forget family, friends, teachers, neighbors, and co-workers. Decide how much you can afford to spend on each person. If you'll be using a credit card to do some of your shopping, factor in how much you'll need to pay back after the holidays. If you can't afford to pay the balance off in full, calculate how much you will need to pay each month to get your holiday purchases paid off. The faster you can pay down your credit card charges, the less interest you'll pay.

Research your big ticket items before you purchase them.

Search your items online to find the lowest prices. When you are ready to make the purchase, search for a promo or discount code for that store to get extra savings.

Time your purchases to save more.

Electronics are usually cheaper on Black Friday, and clothing tends to go on sale on Cyber Monday. If you have fitness and activewear or bedding on your holiday shopping list, consider buying gift cards for these items because they typically go on sale in January. Your gift recipient can get more at a lower price if they shop after the holidays.

Download store apps to get extra discounts.

Many stores offer extra discounts and rewards if you shop with their app.

Use your Visa® Power Card™ and Advantages Visa Debit Card™ for your holiday shopping and rack up double the rewards points, November 10 – December 31, 2025.

OCTOBER 2025

DOUBLE the Points. DOUBLE the Rewards.

Sign up for DOUBLE *VantagePoints*™ and earn double points on your purchases, November 10 – December 31, 2025.²



Sign up² beginning October 14th and earn double *VantagePoints*™ with your Advantages Visa® Debit Card™ and Visa Power Card™, November 10 – December 31, 2025.

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 Spent¹

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

Visit uecu.org/doublepoints for details and opt-in instructions.

1 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 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 11/10/2025 until 12/31/2025, 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 10/14/2025.

NEW: UECU BLOG ARTICLES

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blog



[Visit UECU.org/blog-articles](http://uecu.org/blog-articles)

UECU is happy to announce the launch of the new blog! Visit UECU.org/blog-articles often for fraud prevention tips, financial articles, and credit union news.

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.



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 get started, 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.

For more tips, visit the Fraud Prevention Resource Center at uecu.org/fraudprevention.

HOLIDAY CLOSINGS

Columbus Day/Indigenous Peoples' Day
October 13

Veterans' Day
November 11

Thanksgiving Day
November 27

Christmas Day
December 25



Your Trusted Financial Partner for Life.



GreenPath.com/UECU

Psst...



We've partnered with GreenPath!

Introducing FREE counseling and other resources to support you in achieving your financial goals.



When it comes to debt and finances, you don't have to go through it alone. With your new financial wellness benefit, you get access to certified financial and housing experts who will empower you to eliminate financial stress, get out of debt, increase savings, and achieve your financial goals.

GreenPath Financial Wellness is a trusted national nonprofit with more than 60 years of helping people build financial health and resiliency. Caring counselors are ready to:

- **Explore options for easing financial stress and achieving financial goals**
- **Discuss your credit and provide tips for improving your credit score**
- **Look at student loan repayment options, including the pros and cons**
- **Discuss debt repayment options**
- **Assist with housing issues, including purchasing a home or avoiding foreclosure**
- **Provide you and your family with financial education through online resources and tools**

Get free, personalized answers to your individual needs. For issues ranging from debt and budgeting to saving a home from foreclosure, advice is only a phone call away.

Contact GreenPath today! To use this free service, simply call 877-337-3399. Hours are Monday through Thursday 8 a.m. to 10 p.m. (ET), Friday 8 a.m. to 8 p.m., and Saturday from 9 a.m. to 6 p.m. You can also visit them at www.GreenPath.com/UECU to learn more and schedule a call.