

UNITED LABOR CREDIT UNION

News You Can Use

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Want to know: “When can I retire?”

United Labor Credit Union has answered the call of many members interested in learning more about planning for retirement. It's a frequently asked question around the office, and it seems everyone wants to know, “When can I retire?”

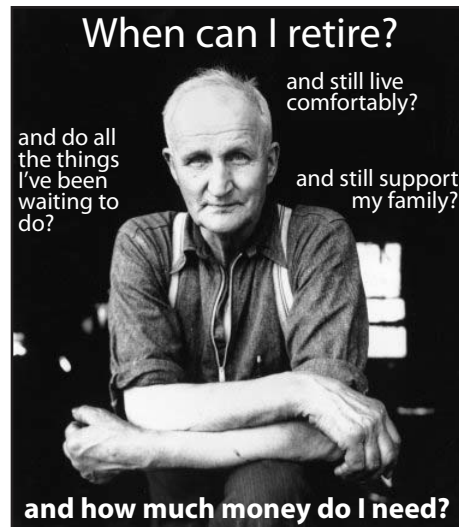
If you have ever asked yourself that question, or have other retirement planning questions that remain unanswered, make sure you and a guest attend, “The New Retirement,” presented by United Labor. The guest speaker during the hour-long evening presentation is Steve Black, registered representative of Kansas City-based and family-owned Larson Financial Services, Inc.

“The New Retirement” program will take place Wednesday, March 26, 2008, at 6:30 p.m., in the Visions Hall (Local 42), located at 6320 Manchester Ave., in Kansas City, Mo.

The program is open to members, non-member guests of all ages, regardless of

when you expect to retire. Apprenticeship classes are encouraged to attend. Each attendee will receive a retirement workshop booklet, pizza and soda, and several drawings will be held for cash and door prizes.

Reserve your seat at the event by calling 816-313-2848, by March 20, or e-mail Erin@UnitedLaborCU.org. Space will fill quickly, so don't delay in making the call!



Last Chance for Credit Card Trade-In

To benefit from savings of the United Labor Visa[®] card, trade in your other credit cards at ULCU right away. For each card you trade in by February 22, 2008, you'll receive up to \$50 cash back! Here's how it works:

Bring your credit cards and latest statements to United Labor and complete a Visa application to qualify. Or, print an application at UnitedLaborCU.org. For more details, call 816-313-2848.

Balance transfers of \$1,000 earn you \$10
Balance transfers of \$2,500 earn you \$25
Balance transfers of \$5,000 earn you \$50



Few Days Left to Claim Free Tickets to Mid-America RV Show

MID-AMERICA RV SHOW

Feb. 28-March 2, 2008

H. Roe Bartle Hall

301 W. 13th St., Kansas City, MO

Show Hours

Thurs., Feb. 28 Noon to 9 p.m.

Fri., Feb. 29 Noon to 9 p.m.

Sat., March 1 10 a.m. to 9 p.m.

Sun., March 2 10 a.m. to 9 p.m.

Adults: \$7.50

Children 12 and younger: Free

Before you head out to the Mid-America RV Show February 28 to March 2, 2008, get pre-approved at United Labor Credit Union for your new boat or RV loan!

When you get pre-approved, we'll give you a free ticket to the event!

Life is better with a boat or RV! And with United Labor's NEW & USED boat and RV loans as low as 5.20% right now, you can't go wrong! (Rated based on individual or joint credit.)

The Mid-America RV Show is the largest consumer show dedicated to RVing and outdoor recreation in the Midwest. The

show offers outdoor enthusiasts a look at the newest pop-up camper, truck camper, travel trailer, 5th-wheel trailer, motor home, custom coach, camping, boating and outdoor products on the market.

So, come into United Labor today to get pre-approved for your new boat or RV at extremely low rates and claim your free ticket to the Mid-America RV Show!

Print and complete an application at www.UnitedLaborCU.org. Or, call 816-313-2848 for an application. For fast service, fax completed application to 816-313-2854.

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Ambassador Chat

What I enjoy most about working at United Labor Credit Union is seeing the look on a member's face when I tell them how much money they're going to save by using our programs and services. And, each United Labor representative has a similar story to tell.

Sometimes, it's smaller savings over time, like when we show people how to search for a surcharge-free ATM by using the CO-OP network. Other times, the value is immediately greater.

One such money-saving item has recently been added to the ULCU menu offering: Extended Service Policy for used-auto buyers.

When purchased at a dealer, extended service policies can run anywhere from hundreds-to thousands-of dollars more than if you were to purchase the same product when financing your auto at United Labor's favorable rates.

United Labor wants to provide all its members with affordable ways to protect your investments, while giving peace of mind that your auto's costly mechanical breakdowns are handled quickly. Next time you buy a used auto, make sure to ask about an extended warranty from ULCU.

—Erin

A Warranty with Money-Back Guarantee?

Coverage if you need it... Money back if you don't use it. It's a "win-win" situation for you. It makes the decision to purchase an Extended Service Contract from United Labor Credit Union one of the easiest decisions you'll ever have to make.

By purchasing an Extended Service Contract when you finance your used auto at United Labor's favorable rates, (as low as 5.20% right now based on credit history) you'll have peace of mind knowing expensive repair bills will be paid for you. That peace of mind is very important, but if you never use your contract, and take out

the money-back guarantee, you'll receive a full refund. That's why we're making this guarantee available on all our policies:

**"You get a claim paid
or you get all of your money back."**

Extended Service Contracts are now available at discounted rates for United Labor Credit Union members, at a fraction of the cost you will pay at a dealership, and protect your pocketbook from costly mechanical breakdowns that are bound to happen. For more information on this new program, call 816-313-2848.

Are the additional coverages of the United Labor Extended Service Contract worthwhile? Your cost for ANY of the following repairs is limited ONLY to your deductible ...

TYPE OF REPAIR NEEDED	TODAY'S COST W/O WARRANTY	COST IN 4 YEARS W/O WARRANTY
Engine Overhaul	\$3655	\$4113.74
Transmission Overhaul	\$2725	\$3156.34
A/C Compressor	\$610	\$686.56
Rack & Pinion Steering	\$700	\$787.86
ABS (Brakes) Module	\$1575	\$1772.68
Brake Calipers	\$330	\$371.42
Master Cylinder	\$420	\$472.72
Four-Wheel Drive Transfer Case	\$2175	\$2447.98

*Repair cost estimates based on national averages.

**Based on 3% inflation per year.

WHAT'S MORE ...		
Emergency road service		Direct payment made to repair facility
Rental coverage		Towing coverage

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Join in the Fun: '08 Labor Bowl Challenge

The Muscular Dystrophy Association (MDA) and the 2008 Labor Bowl planning committee would like to invite any and all to participate in the **13th annual Labor Bowl Challenge, April 26, 2008, from 11 a.m. to 3 p.m., at Ward Parkway Lanes.**

Because of caring people in the labor community, **over \$10,000 was raised in '07** to further the fight against neuromuscular disease. Our challenge this year is to DOUBLE the amount raised in 2007, to \$20,000 or more!

There are many ways for you and your local to get involved. By purchasing a Team Sponsorship (\$40 per person x 5 bowlers per team = \$200 donation); Lane Sponsorship (\$300); or Labor Package (\$450 includes team and lane sponsorship and counts as \$85 for each bowler).

To receive signage at the event and promote your local or organization, **the Lane Sponsorship and Labor Package deadline is March 14.**

All participants will receive a complimentary **gift, free food and bowling.** Raffle prizes will be awarded through the event and trophies will be given for High Game (male and female), Low Game (male and female), High Series, High Team and Low Team.

This year's **Grand Prize** for the team that raises the most money is a Traveling Trophy and a fantastic **Royals Ticket Package**, including 10 tickets to a Kansas City Royals game, a tail-gate party and food and beverage vouchers for the game!

Get started right away by requesting your Official 13th Annual Labor Bowl Challenge Kit. Simply call Erin at 816-225-4247, or e-mail Erin@UnitedLaborCU.org. Then, select your sponsorship level, pick your teammates and you're well on the way to having fun while winning prizes, all in the name of a very worthy cause.

You don't have to be a great bowler to participate in this extra-special event!



WHERE WILL ULCU SEE YOU?

GKC LABORERS TRAINING CENTER

"Craft Orientation" Dates
Jan. 7; Feb. 11 & 25;
March 17; April 21; May 5;
June 9; July 14; Aug. 18;
September 15 & 29, 2008
In-classroom presentations each day at noon

FREE EDUCATIONAL WORKSHOP

"The New Retirement"
Weds., March 26, 2008
6:30 - 8 p.m.
Visions Hall
6320 Manchester Ave.
Kansas City, Mo.
Reservations (816) 313-2848

13TH ANNUAL LABOR BOWL CHALLENGE

Sat., April 26, 2008
11 a.m. - 3 p.m.
Ward Parkway Lanes
See article for details

**For information, call:
816-225-4247**

**2008
Labor Bowl Challenge**

Save the Date!
Sat., April 26
11 a.m. - 3 p.m.
Ward Parkway Lanes