

UNITED LABOR CREDIT UNION

News You Can Use

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Free Tickets to KC Sports & RV Shows

Before you head out to the 54th annual Kansas City Sportshow January 9-13, and 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 of your choice – up to a \$9 savings!**

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! Whether just starting out or a seasoned boater, you'll find a wealth of information about boating at The Kansas City Sportshow.

The Mid-America RV Show is the largest consumer show dedicated to RVing in the Midwest. The show offers RV enthusiasts a look at the newest pop-up camper, truck camper, travel trailer, 5th wheel trailer, motor home and custom motor coach 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 get your free ticket to either the Kansas City Sportshow or the Mid-America RV Show! Print and complete an application at UnitedLaborCU.org. Fax application to 816-313-2854 for fastest service.

Credit Card Trade-In Event at United Labor

Are you one of the U.S. consumers who racked up about \$51 billion worth of fast food on personal credit cards in 2006? (carddata.com) If so, at an average Missouri credit card rate of 22.41 percent, a \$5.99 fast-food "value meal" cost \$20.14, with six months of accumulated interest ... not a value (meal) that's easy to swallow!

According to Bankrate.com, the average personal credit card over-limit fee in Missouri is as much as \$38 and annual fees as much as \$60. The average department store rate is 18.9 percent, which skyrockets to over 30 percent if a consumer is late making a payment.

The ULCU Visa credit card is different, with no annual fee, a flat 13.7 APR and a 25-day grace period. It's also managed by the United Labor staff you know and

trust ... not some big bank behind the scenes.

To benefit from savings of the United Labor Visa^(R) 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 [United LaborCU.org](http://UnitedLaborCU.org). For more information, call 816-313-2848.

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



GET FREE TICKETS TO KC SPORTS & RV SHOWS

54TH ANNUAL KANSAS CITY SPORTSHOW

Jan. 9-13, 2008
H. Roe Bartle Hall
301 W. 13th St., Kansas City, MO

Show Hours

Weds., Jan. 9 5 - 9 p.m.
Thurs., Jan. 10 2 - 9 p.m.
Fri., Jan. 11 2 - 9 p.m.
Sat., Jan. 12 10 a.m. - 9 p.m.
Sun., Jan. 13 10 a.m. - 5 p.m.

Adults: \$9; Youth 13-15: \$5.00
Children 12 and younger: Free

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

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Ambassador Chat

My parents raised me in the spirit of “hard work pays off.” So far in my life, they’ve been right.

The hardest working man I know is my dad. As Mike “Boxcar” Williams (Local 1464) now rests on the brink of retirement, I look forward to spending more time with him on that pontoon boat he has yet to buy, and watching him enjoy the fruits of his labor.

Yet, I worry. Working in the financial services industry, I too often encounter retirees who are running short on cash. I worry that my dad’s retirement funds will not outlast him.

Then, I start thinking of my own retirement situation, and panic sets in. 401 what? Annuities? Long-term care? Help!

That’s when I call Steve Black of Larson Financial Services, Inc., (LFS) with my questions.

Recommended by United Labor for their “Free Financial Physical,” Larson Financial Services also gives sound, conservative guidance and tax-saving strategies that help clients grow and protect their retirement assets. *What a relief.*

For more information on LFS products, call 913-428-2233, or visit larsonfs.com.

—Erin

Taxes: Money Back is Not a Savings Plan

When you get a tax refund, it means that you’ve payed more than you owe, and that the government has been borrowing your money the entire time ... for free.

Taxes are a necessary part of living in our society, but nobody wants to pay more than they have to. The sooner you get your money, the sooner you can start earning a return on it. This means that the most cost-effective solution is to figure out the absolute minimum that needs to be withheld from your paycheck without incurring a penalty.

The most important thing to consider next is what you decide to do with the refund when you finally get it. And here’s where the danger comes: Most people end up treating their refund as “found money” and something to get excited about. The truth is, the money is yours, and already long overdue.

“But it forces me to save, which I otherwise would not have been able to do!”

A popular argument. The problem with this one is that it’s the financial

equivalent of going on a crash diet. You can stop eating junk food for a few months, but as soon as the diet is over, you’ll go right back to eating junk food. A better solution would be to make a lifelong decision to exercise and eat healthier foods, and your weight will take care of itself.

In financial terms, this means making lasting changes to the way that you manage your money. It’s not a quick fix. It’s not easy. At times you’ll be tempted to fall back on old habits. But if you make an ongoing effort to live below your means, saving money will happen automatically. This is one of the simplest ways to start improving your financial health in the long run, and United Labor Credit Union is here to help you do just that.

To figure your personal savings plan today, schedule an appointment with ULCU President Tim Vogler by calling 816-313-2848. Or, e-mail Tim@UnitedLaborCU.org.

United Labor Credit Union also provides signature loans to those who need help paying their taxes in 2008. Call 816-313-2848 for an application.

Free Passbook Savings Registers

Wrapping up the year 2007 also means that United Labor wrapped up its last savings campaign of last year with the Retro Toaster Savings. All members who signed up for payroll deduction (at least \$20 every two weeks), or direct deposit, received a free “retro” toaster.

Everyone opening a savings account in 2008 will now receive a savings register to show and track savings over time. Current United Labor members who would like to receive a passbook savings register, please call 816-313-2848, or pick one up from any credit union teller.

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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 tailgate 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

"Budgeting Basics" TENTATIVE
Weds., Feb. 20, 2008
6:30 - 8 p.m.
Visions Hall
6320 Manchester Ave.
Kansas City, Mo.

13TH ANNUAL LABOR BOWL CHALLENGE

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

2008 Labor Bowl Challenge

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

For information, call:
816-225-4247

2008 MDA LABOR BOWL

Dear Union Friend,

On behalf of the **Muscular Dystrophy Association and the 2008 Labor Bowl planning committee**, I would like to invite you 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 like you, **the labor community raised over \$10,000 during this event in 2007**, and this year we are all challenged to double the amount raised for the fight against neuromuscular disease to \$20,000 or more!

There are many ways for you and/or your local or organization to get involved ...

- Team Sponsorship (\$40 per person x 5 bowlers per team = \$200 donation)
- Lane Sponsorship (\$300)
- Labor Package (\$450 includes team and lane sponsorship and counts at \$85 for each bowler)

Hurry to make your selection from those shown above, because the **Lane Sponsorship and Labor Package deadline** to receive signage at the event and promote your local or organization is **March 14, 2008**.

All participants will receive a complimentary gift, free food and bowling. What's more, 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 & 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 tailgate party AND food and beverage vouchers for the game!

To get started right away, complete this form and fax to 816-444-4760, or mail to: MDA, 9200 Ward Parkway, Suite 360, Kansas City, MO 64114. When you do, you'll receive an **OFFICIAL 13th annual LABOR BOWL CHALLENGE KIT** to help you get started! Return the form below, turn in your money by the date of the event, April 26, 2008, and be prepared to **HAVE FUN while WINNING PRIZES!**

If you have any questions regarding the event, please call me at 816-225-4247, or e-mail Erin@UnitedLaborCU.org.

Very best regards,

Erin Piccinini
Marketing & Business Development Manager, United Labor Credit Union
2008 MDA Labor Bowl Planning Committee

Please join us and help the 1,000 Missouri Valley Chapter families served by MDA. Just fill out the information below and fax it to 816-444-4760, or mail to MDA, 9200 Ward Parkway, Suite 360, Kansas City, MO 64114 make sure to select your participation level above.

Organization: _____
Team Captain (Bowler 1): _____
Address: _____ Phone: (_____) _____ - _____
City/ST/ZIP: _____ E-mail: _____

Team Member Name	Address	City/ST/ZIP	Phone	E-mail
Bowler 2:	_____	_____	_____	_____
Bowler 3:	_____	_____	_____	_____
Bowler 4:	_____	_____	_____	_____
Bowler 5:	_____	_____	_____	_____

P.S. Don't know who will be on your winning team? That's okay! Complete the form and sent it in anyway ... you can fill your team at a later date. BUT, DON'T MISS THE MARCH 14, 2008 DEADLINE ...