

UNITED LABOR CREDIT UNION

News You Can Use

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Accidents Happen: Ensure your loans are covered at ULCU

Let's face it, accidents happen. In the event something happens to you, make sure you're prepared and your loan is covered with Credit Disability Insurance.

ULCU's Credit Disability Insurance covers the cost of your loan payments if you should become disabled and out of work. It's available for vehicle and signature loans. All gainfully employed United Labor Credit Union borrowers who work 25 hours a week or more qualify for coverage.

All eligible members pay the same low group rate, regardless of health, sex, tobacco usage and occupation. The insurance premium is included in the loan, saving you money and out-of-pocket expenses.

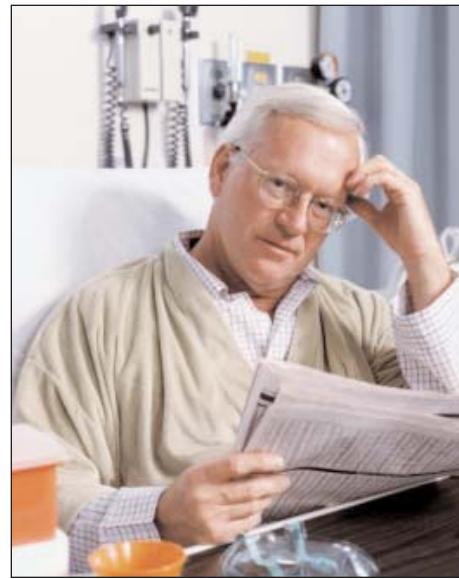
Death is not something we want to think about, but preparing and taking care of our loved ones is. That's why we offer Credit Life Insurance on all of our loans.

Credit Life Insurance is good for the length of your loan and has a maximum limit of \$50,000. This is how it works: Your insured loan balance is paid up to

coverage maximum in the event of death, giving you peace of mind.

Joint borrowers are eligible for coverage even if the primary borrower doesn't get coverage. This relieves financial worry for all insured borrowers.

Your insurance premium is included in the loan payment. Therefore, there are no out-of-pocket expenses, and you save money.



Ask about Credit Disability Insurance and Credit Life Insurance when you apply for your next ULCU loan.

Basic Accidental Death Insurance Coverage is also available to you at NO COST.

To show you how much we value your membership, United Labor Credit Union offers all eligible members \$1,000 of Accidental Death & Dismemberment (AD&D) Insurance – at no cost to you!

As added protection to your family, you also have the opportunity to purchase up to \$300,000 of additional coverage at affordable group rates!

- > **Guaranteed Acceptance**
- > **No Physical Examinations**
- > **No Health Questions**
- > **Online enrollment**

To activate \$1,000 of no-cost-to-you coverage, purchase additional coverage, or request more information, please call United Labor Credit Union for details at 816-313-2848, or call toll-free 1-877-665-7563. \$

Spank your bank, and get a FREE T-shirt

Lately, many new members to United Labor Credit Union have joined because they've been peevied at their bank. We understand. We get peevied at them, too ... for taking your hard-earned money right out of your pockets. ULCU is the lower-cost alternative to your bank, and we know you'll enjoy our commitment to great credit union member service.

Call us and say, "I'd like to spank

my bank," and we'll help you get your accounts transferred quickly and easily with ULCU's Account Switch Kit.



We'll even throw in a free USA-made BankerSpank T-shirt so you can show your (former) bank you were serious when you said you expected good, affordable service. Call 816-313-2848 for more details, or e-mail Erin@UnitedLaborCU.org. Offer expires June 1, 2008. \$

United Labor Credit Union Annual Meeting

The United Labor Credit Union 2007 Annual Membership Meeting will be held Monday, May 19, 2008, at 6 p.m., in Visions Hall (Local 42 meeting hall), located at 6320 Manchester Ave., in Kansas City, Mo. For more information, call United Labor at 816-313-2848. \$

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Market Rollercoaster Ride

You've read the headlines: recession, job loss, high gas prices. To make it through tough economic times, I encourage you to visit your credit union for help before you're up to your eyeballs in debt.

In tough times it's more important than ever to develop and maintain good financial habits.

Having a household budget and shedding high-rate credit card debt are two obvious things you can benefit from. But figuring out where to start can be a daunting task. Especially if you feel like you're already in trouble.

The thing to remember is it's never too late to ask for help. A trip to United Labor Credit Union should be job Number One.

United Labor provides a low-cost alternative to payday borrowing, affordable loan rates for autos, consolidations and a fixed-rate Visa credit card that hasn't been over 13.7% for years.

If the market rollercoaster we're on is making you queasy, give United Labor Credit Union a call today at 816-313-2848. Make an appointment to speak with Tim Vogler about your household situation. We're here to help. —Erin

Saving tips from a credit union member: *Get a head start on your next vacation*

No matter when you plan to vacation, the key is to plan. That includes accounting for your expenses before the trip, as reader Steve B., recommends. He writes:

Every year we start saving for our next vacation as soon as we return from one. Each month we transfer a fixed amount out of our checking account into a credit union "vacation account." My wife and I agree to use this account only for vacation savings.

Right away, we see that Steve emphasizes getting agreement from the family. For any successful family budget goal, you have to have buy-in. Steve goes on to say:



In addition to our monthly transfer, we have an agreement to deposit every gift of money we receive—from Christmas, birthdays, whatever—into this account. The same goes for any rebate checks we receive from product purchases during the year. Basically, every little "extra" check we receive goes directly into this account. "We are able to save a lot more money that otherwise would just be squandered on incidental expenses."

There's more from our friend Steve: He and his wife also put all their spare change, every day, into a vacation piggy bank, and top it off from time

to time with an extra 10 or 20 dollar bill when they're a little flush. They deposit that money every few months back into their vacation account. They call this "sweeping the gold dust out of the corners."

There's still more—Steve and his wife pull money out of their money market account every so often and put in into a short-term share certificate/CD to get an even higher yield. He says they often have CDs maturing almost every month that they can deposit into their vacation account as their vacation date draws near.

Steve and his family are doing several smart things that you can apply to any savings project:

- They have a goal—to vacation without borrowing money
- The goal has a deadline—the next vacation
- They automate their savings—we've talked a lot about how much more people can save when it's automatic, not random
- They agree on the strategy and work together

Save more for your next vacation. Call 816-313-2848 to speak to any ULCU Member Service Representative. \$