

THE UPDATE

Your monthly member e-mail newsletter brought to you by United Labor Credit Union

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United Labor Credit Union is pleased to be the only financial institution around to exclusively serve the Greater Kansas City Labor Community, and the only financial institution endorsed by the Greater Kansas City AFL-CIO. We serve our community with the experience and knowledge of Labor operations and the working class. We're also pleased to celebrate over 30 years serving Union members in Kansas City and beyond, their family members and Union retirees from any craft. We're here to ensure that your financial future is secure, and that you succeed in personal financial growth.

SAVE THE DATES!

Annual Meeting Notice & Call for Nominations

Please direct all inquiries, in writing, to the **Nominating Committee** at:

6320 Manchester Ave.—Suite 41-C

The election of officers to three positions on the Board of Directors will be held at the United Labor Credit Union annual meeting, **Monday, May 16, 2016, at 6 p.m.**, in Gladden Hall of the Visions Building, located at 6320 Manchester Ave., Kansas City, Mo. All members in good standing are invited to attend and participate.

To positions are for three-year terms. One is to fill the remainder of a one-year term. If you are interested in volunteering to serve on the Board of Directors, please contact one of the following members through their Local, or through the credit union at (816) 313-2848. An application will be sent to those interested in serving, to fill out and return to the nominating committee by April 15, 2016.

Nominating Committee Chair: Scott Forbes, Pipefitters Local 533
Nominating Committee Members: Garry Kemp, GKCBTC (retired)
Jason Mendenhall, Laborers 663



8th annual Union Retiree Financial Forum

Stay tuned for information hitting your mail box and inbox regarding the upcoming 8th annual Union Retiree Financial Forum! The event will have a new format, making it more accessible by working members to attend. This year's presenters will focus on topics surrounding the book, "Falling Short: The Coming Retirement Crisis and What to Do About It," which will be our gift to all registrants for the special event, presented in part by RBC Wealth Management.

Protecting Your Privacy



The types of personal information we collect and share depend on the programs and services you have with us. This information can include Social Security Number and income, credit history and credit scores, account balances and payment history.

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do. You can **read United Labor Credit Union's full privacy policy online** at www.UnitedLaborCU.org, by choosing the Privacy tab, or request by phone (816) 313-2848.

Be the First to Know—New Newsletter Format Keeps you Up-to-Date



Get this newsletter through e-mail by [signing up at UnitedLaborCU.org](http://www.UnitedLaborCU.org) today!

We will never share your e-mail address, but we will send you helpful tips and techniques to help you get ahead every month.

Enjoy being the first to receive special announcements and promotions that could keep more money in your pocket all year!



United Labor Credit Union Observes these 2016 Federal Reserve Office Closures:

January 1		New Year Day
January 18		Martin Luther King Day
February 15		Presidents Day
May 30		Memorial Day

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Refinance your current auto loan from another financial institution, to United Labor Credit Union, and not only could you *lower your monthly payments* and *overall loan cost*, but use this coupon to lower your ULCU rate by 0.29%, down to our lowest rate available! Call for more details, and/or present this coupon with your loan application today! Offer expires 3/31/16