



Soulard
 1547 S. Broadway (rear)
 St. Louis, MO 63104
 314-621-1950
 1-800-397-6363

Forest Park Southeast
 4471 Arco
 St. Louis, MO 63110
 314-535-9900

Fall 2016

(third quarter ending September 30th)

UBC Credit Union Hours:

Soulard:

Monday, Thursday, &
 Friday: 10am - 4:30pm

Tuesday & Wednesday:
 12pm - 4:30pm

Spanish Hours on
 Tuesday: 4pm - 5pm

español: los martes 4 - 5 de
 la tarde

Forest Park Southeast:

Tuesday & Thursday:
 4pm - 7pm

Saturday: 9am - 12pm

Closed for these holidays:

Soulard:

Columbus Day

Monday, October 10

Veterans Day

Friday, November 11

Thanksgiving

Thursday & Friday,

November 24 & 25

Christmas

Monday, December 26

New Year's Day

Monday, January 2

Forest Park Southeast:

Thanksgiving

Thursday & Saturday,

November 24 & 26

Christmas Eve

Saturday, December 24

New Year's Eve

Saturday, December 31

Christmas Loan Promotion**

9.00% maximum of \$4000

11.00% maximum of \$3000

16.00% maximum of \$2000

21.50% maximum of \$1250

22.00% maximum of \$1000

All loan terms are 10 months. The special offer is in addition to all current loan offers.

** Limited time offer, November 7 - December 17. All loan applications must be submitted with a copy of your most recent pay check stub. All loans are subject to normal credit approval.

UBC Checking Accounts

With a UBC checking account, you can do so much more than just write checks!

- ✓ A VISA prepaid debit card can help you manage your spending. With a prepaid debit card you won't overdraw your account; that means no overdraft fees!
- ✓ Use your ATM VISA/debit card to get cash out of your checking account and enjoy extra convenience and security!

Open a checking account for more flexibility and easier access to your money! Ask us about ours.

Declaration of Dividends

General Shares, Choices Savings
 Christmas Club, Make it Home,
 Segregated Savings, Special Savings,
 Vacation Club with balances
 over \$25:

0.20% APY

Youth accounts with balances
 over \$1:

0.20 % APY

Special Share Accounts with balances
 over \$500

0.20% APY



Line of Credit Loans



Borrow up to
 \$5000! Interest
 rates start as low
 as 7.5% APR!

**Ask us today
 about our
 Line of Credit
 Loans!**

Credit Cards

**Pay off up to \$10,000!
 Up to 5% less than you currently
 pay on your current credit card.**

We will meet or beat your current
 rate by 5%. Interest rate minimum is
 7.5% APR.

*Rates & promotions are subject to
 change without advance notice.

Did you know...?



UBC Credit Union offers the following services to *YOU!*

- Bill Consolidation Loan
- Bill Payment Services
- Checking Accounts
- Christmas Club
- Direct Deposit
- Line of Credit Loan
- Reloadable VISA[®] Debit Cards
- Savings Accounts (Share)
- Sprint Discount
- StretchPay Loan[®]
- Vacation Club
- VISA[®] Gift Cards
- Youth Accounts