



## UBC CREDIT UNION

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

### Summer 2016

#### 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

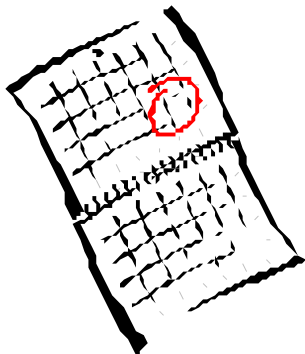
Saturday: 9am - 12pm

#### Closed for the following holidays:

##### **Soulard:**

Monday, July 4  
Independence Day

Monday, September 5  
Labor Day



## AUTO LOAN PROMOTION

Rates as low as

**2.99%!!\***

**New, used or *refinanced!***

\*Certain conditions apply. Lowest rate available to qualified borrowers. Rates subject to change.

#### LINE OF CREDIT LOANS



You can borrow  
up to \$5000 and  
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!**

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

\*Rates and promotions are subject to change  
without advance notice.

#### PREPAID DEBIT CARD

With a VISA Prepaid Debit Card, you can put as much money  
as you want on the card and spend only that amount.

This card is a great way to help control how much you  
spend, while still having the freedom to use a debit card  
when you want to.

Call us today to take advantage of this new opportunity!





Summer 2016

## UBC CREDIT UNION PRIVACY ACT

UBC Credit Union collects nonpublic personal information about you from the following sources: Information we receive from you on applications and other credit union forms, information about your transactions with us or others, and information we receive from a consumer reporting agency.

We do not disclose any nonpublic information about you to anyone, except as permitted by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices described above.

UBC Credit Union restricts access to your personal information and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic information.

### SAVINGS FROM SPRINT!



**Did you know that Sprint offers rewards to our credit union members?**

Save on personal and business accounts with Sprint! Call 877.SAVE.4.CU for more information.

### DECLARATION OF DIVIDENDS

General Shares, Angels Club, Choice Savings, Christmas Club, MIHLR Fund, Segregated Savings, and Vacation Club Balances over \$25:	.20% APY
Special Share Balances over \$250:	.20% APY
Youth accounts over \$1:	.20 % APY
Missouri Interest Checking with a daily balance over \$500	0.05% APY

### ACCOUNT VERIFICATION

The balance of your account, as of June 30, 2016, is on the enclosed statement. If you think this balance is incorrect, please contact Ken Ferguson, the chairman of our Supervisory Committee, at the following address. Include a letter identifying the error(s), your phone number, and a copy of your statement.

SUPERVISORY COMMITTEE CHAIRMAN

Ken Ferguson  
5966 Keith Place  
St. Louis, 63109

