



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 2017

(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 9

Thanksgiving

Thursday & Friday,
November 23 & 24

Christmas Day

Monday, December 25

New Year's Day

Monday, January 1

Forest Park Southeast:

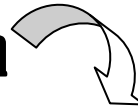
Veterans Day

Saturday, November 11

Thanksgiving

Thursday & Saturday,
November 23 & 25

Christmas Loan Promotion*



- rates start at 9.00%
- borrow up to \$4000

And ask us about the referral bonus!**

Refer a friend for a 2017 Christmas Loan and
make \$10!!!

**Subject to Change. Certain restrictions apply.

* This is a limited time offer, from November 6, 2018 - December 16, 2017. All loan terms are 10 months. Member's first payment will be January 12, 2018. All loan applications must be submitted with a copy of your most recent pay check stub. All loans are subject to normal credit approval. This special offer is in addition to all current loan offers. Subject to change. Certain restrictions apply.

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

Missouri Interest Checking with a
daily balance over \$500

0.05% 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



**up to \$10,000!
; than you currently
urrent 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