



UBC CREDIT UNION

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

Winter 2017

(fourth quarter ending December 31st)

Forest Park Southeast
4471 Arco
St. Louis, MO 63110

UBC Credit Union Hours:

Soulard:

Monday, Thursday, & Friday:
10am – 4:30pm
Tuesday & Wednesday:
12pm – 4:30pm

Spanish Hours on Tuesdays:

4pm – 5pm
español: los martes
4 – 5 de la tarde

Forest Park Southeast:

Tuesday & Thursday:
4pm – 7pm
Saturday:
9am – noon

Closed for these holidays:

Soulard:

Martin Luther King Day:
Monday, January 15

Presidents' Day:

Monday, February 19



**Federally Insured
up to \$250,000
per account, by NCUSIF**

Annual Members Meeting



What: The Annual Members Meeting

When: Sunday, April 22nd at 2 p.m.

Where: Boilermakers Hall, rear entrance, 1547 S. Broadway

Who: You, the members of UBC Credit Union!

*****We'll have refreshments and cash attendance prizes.*****

Supervisory Committee Opening

The Credit Union's Supervisory Committee is looking for a volunteer to join the committee. They meet quarterly and any credit union member in good standing is qualified to join the Supervisory Committee.

If you are interested, please call the credit union!



Credit Cards

**Pay off up to \$10,000!
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.

Declaration of Dividends

General Shares, Choices Savings, Christmas Club, Make it Home, Segregated Savings, Special Savings, and 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



**Get cash after hours
& stop paying surcharge fees!***
Come to the “Grove” location
and use our ATM.
It’s open 24-7, just for YOU!

4471 Arco Avenue

*Other ATMs charge you a surcharge “terminal fee.”
Avoid this at UBC’s ATM and only pay the usual
\$1.50 ATM withdrawal fee.

Account Agreement Change

We are making changes to your Account Agreement with us as regards our Audio Response service or “Telephone Banking”.

Please read this important notice and change in terms for your Account that describes changes to certain fees and amends the Truth-in-Savings fee schedule. The changes will be effective for each statement period ending on and after March 1, 2018. If you keep your Account open after these fees become effective, you will be deemed to accept and agree to these changes.

Effective March 1, 2018 you will be able to call our 24 Hour Audio Response service at 1-800-544-0308 up to a maximum of five (5) times per calendar month at no charge to: Obtain Account Information; Transfer Funds or to Make a Loan Payment; for General Credit Union Information; to Request a withdrawal or to Change your Personal Identification Number*.

Any additional calls to the 24 Hour Audio Response service beyond the first five (5) per month, will result in a \$0.50 charge, per call, to be withdrawn from your Savings (Share) Account for each call**.

*Audio Response Service information including: current balance(s) of savings or checking accounts or loans, as a result of activity on your account including but not limited to ACH deposits/withdrawals; Visa debit card POS or ATM withdrawals or checks cashed is only updated Monday, Thursday and Friday after 10 a.m. and Tuesday and Wednesday after 12p.m. Account information provided by Audio Response Service may not be accurate depending upon the time/date the service is accessed.

**Additional charges, if any, will be deducted from your Share (Savings) Account by the 5th of the following month.

If you need help or have a question regarding specific account information, please call our office(s) during business hours.