

Member Matters

Because Our Members Matter

LOAN SPECIALS

****All loans are subject to rates, terms, and conditions based on credit approval****

AUTO LOAN SPECIAL

RATES FROM 2.00% TO 12.75%

TERMS FROM 24 TO 84 MONTHS

OFFER VALID THROUGH 2/15/18

RECEIVE AN EXTRA .25% OFF WITH A MIN. \$1,000 DOWN PAYMENT

VISA INTRODUCTORY/ BALANCE TRANSFER

RATES AS LOW AS 3.99% TO 9.99% FOR THE FIRST SIX MONTHS

OFFER VALID THROUGH 1/31/18

PERSONAL LOAN SPECIAL

1/1/18 - 1/31/18

RATES RANGE FROM 8.00% - 16.00%

ANNUAL MEETING



March 24th, 2018 at 2:00 PM

Wood County Senior Citizens Center
914 Market St. Parkersburg, WV

Why do we have an Annual Meeting?

A credit union is a not-for-profit cooperative, owned by its' members. When you opened your Share Savings Account, you became a member-owner with your \$25 deposit. At the Annual Meeting, members elect a volunteer board of directors that oversees the credit union. The board serves the membership and their decisions are based on what will benefit the credit union and its' membership.

We are now accepting nominations

for qualified individuals as volunteers on the board. If you would like to be considered, please submit a resume about yourself to the Nominating Committee, 1925 Murdoch Avenue, Parkersburg, WV 26101, no later than February 13 to meet our election procedures.



FINANCIAL TIPS FOR THE NEW YEAR

- TAKE ADVANTAGE OF BILL PAY WITH US AND SAVE MONEY ON STAMPS, ENVELOPES & CHECKS
- ENROLL IN E-STATEMENTS AT ONE OF OUR BRANCHES TO PREVENT A POSSIBLE RETURN MAIL FEE & REDUCE PAPER WASTE. SOME UTILITY COMPANIES OFFER PAPERLESS BILLING OPTIONS AS WELL.
- LOOK INTO REFINANCING LOANS AND CONSOLIDATING DEBT. CALL IN TODAY TO SPEAK TO ONE OF OUR LOAN OFFICERS!
- EXAMINE & NEGOTIATE CABLE BILL. REVIEW FOR UNNECESSARY CHARGES, SUCH AS DVR'S AND UNWATCHED CHANNELS.
- EXPLORE ALTERNATIVE VIEWING OPTIONS. NETFLIX AND HULU CAN REPLACE CABLE FOR A FRACTION OF THE COST.
- CANCEL SUBSCRIPTIONS. MOST NEWSPAPERS AND MAGAZINES HAVE WEBSITES OR APPS WITH A MAJORITY OF THE INFORMATION.
- ADJUST INSURANCE DEDUCTIBLES TO LOWER PAYMENT AMOUNTS.

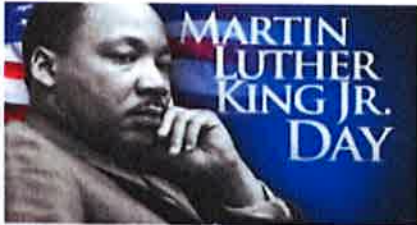
DON'T MISS OUT!!!

SKIP-A-PAY IS STILL AVAILABLE FOR LOAN PAYMENTS IN THE MONTH OF JANUARY.

SKIP-A-PAY FORMS ARE AVAILABLE IN THE LOBBY AS WELL AS ON OUR WEBSITE.

Holiday Closings

January 15, 2018
Martin Luther King
Day



February 19, 2018
President's Day



Admit One!

Pick up your Regal
Cinemas Movie Passes

Only \$8.50

Parkersburg Location Only
Good for Any Movie, Any Time!

TRY OUR MOBILE APP!
GET CONNECTED THROUGH
www.uniontradesfcu.com/mobile
OR SCAN THIS LINK



COMING SOON!!!

VISA CHIP DEBIT CARDS

As a debit card user you won't see many changes in how you make everyday purchases. Your debit card will have an added layer of protection with the chip enabled technology. Each transaction is approved using a unique encrypted code, making it more difficult for hackers to access your personal data. Even with this added layer of protection, you should still take some precautions with debit card purchases.

- Don't share your PIN.
- Avoid using common PIN numbers such as the last 4 digits of your social or 1234.
- Be mindful online. There will be no change in the way you use your card online or by phone. That means chip cards won't prevent crooks from using stolen card numbers to buy online or by phone.

- When shopping online make sure you're using a secure site at www.bbb.org

Your Union Trades VISA chip debit cards should start going out in the mail at the end of January. For any additional questions or concerns call in or stop by!

Congratulations to our
Football Frenzy Winners!

Parkersburg
Branch

JULIAN WILSON

Charleston Branch

JEFF MULLINS

Huntington Branch

ROGER PAYNTER

Wheeling Branch

ERIC O'DONNELL

Tax Time Is Almost Here!

Watch your mail for 2017
1099 and 1098 forms.

For direct deposit of your income tax returns, please contact your credit union for correct routing and account numbers.

INTERESTED IN SAVING ON YOUR TAXES THIS YEAR?
Make contributions to a Traditional IRA today!

Traditional IRA contributions may be eligible for tax deductions up to the amount of \$5,500.00 (\$6,500.00 for IRA holders age 50 and over).

Stop in for more details.