

**HALF THE RATE,**  
*Double the Savings*  
\*\*\* on refinanced loans

Rates as low as  
**1.99% APR<sup>2</sup>**

*Apply Today!* Offer expires on August 31<sup>st</sup>!

\*With Approved Credit. APR = Annual Percentage Rate. <sup>1</sup>Max rate discount is 5% APR. <sup>2</sup>Minimum loan rate offered is 1.99% APR, regardless of your current loan rate. No additional discounts available. Certain credit criteria applies for lowest advertised rate. Proof of current interest rate may be required. Other terms and rates available. This offer excludes existing UCCU loans. Rates subject to change without notice. This offer runs through August 31, 2018. <sup>3</sup>Loan interest will continue to accrue during the 90-day deferment period. <sup>4</sup>Skip-A-Payment fee applies each time loan the loan payment is skipped. Minimum \$5 saving account to establish membership is required. United Community reserves the right to discontinue this promotion at any time for any reason.

UNITED COMMUNITY  
INSURANCE GROUP, LLC

**Insurance  
YOU NEED**  
from the people  
you know!

Call for a **FREE,**  
**NO obligation quote**  
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United Community Insurance Group offers several vehicle insurance options to meet your unique needs. We'll do the shopping for you, ensuring you get the best possible coverage.

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AUTO | HOME | BUSINESS | LIFE | PERSONAL | PET

**United Rewards Checking\***  
Does your checking reward YOU?



United Rewards Checking Account offers

- ✓ A Competitive Interest Rate
- ✓ Free Nationwide ATM Fee Refunds\*\*
- ✓ Free VISA Debit Card
- ✓ No Minimum Balance or Monthly Fees

[CLICK HERE To Learn More](#)

To earn rewards each monthly qualification cycle you must: 1. Have at least 12 debit card transactions post and clear. 2. Access Online Banking. 3. Have at least one direct deposit post and clear. 4. Receive and review e-statements. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account. Intra-bank transfers do not count as qualifying transactions. \*\*ATM fee reimbursements up to \$20 provided only if qualifications are met within in the monthly qualification cycle.



**CLOSED Independence Day, Wednesday, July 4<sup>th</sup>**

All United Community branch locations will resume regular business hours on Thursday, July 5<sup>th</sup>.