

HOLIDAY HELP?

Now is the time to skip your December loan payment(s)!

SKIP-A-PAY CRITERIA:

- Loan(s) must have been opened prior to September 1, 2018.
- All accounts must be current and in good standing to qualify.¹
- Request must be received no later than Saturday, November 10th.
- Skip-a-Pay fee's must be available in designated account.²

APPLY ONLINE: WWW.UNITEDCCU.COM/SKIPMYLOAN

Home Equity Loans and Credit Cards are not eligible for this promotion. ¹All accounts must be current and in good standing to qualify. Deposit accounts must not be overdrawn. United Community CU reserves the right to restrict or cancel this offer without notice. Skipping your loan payment will extend the term of your loan, and interest will continue to accrue. ²Application must be received with a valid method of payment by November 10th in order for processing to take place. The Skip-A-Pay fee is \$30 to skip one loan payment OR \$50 to skip the payment on multiple loans. Funds to cover this fee must be available in the designated UCCU account for your skip to be processed. Your regular loan payment schedule will resume the month following the approved skipped month. Online submissions will be accepted through Saturday, November 10, 2018 until 11:59pm.

EASY
Holiday money

Visa® Rewards Holiday Loan

VISA® Rewards credit card holders are eligible to

Borrow up to
\$2,000 for a max
12** Month Term

No Credit Check for current UCCU Card Holders.

LOW
9.99% APR*
FIXED RATE

Avoiding the Cost of Collateral Protection Insurance

As the lienholder on your vehicle and many others, we depend on comprehensive and collision insurance to protect our credit union from uninsured loss. The terms of your loan contract require this coverage for the life of the loan. Still, members sometimes allow their coverage to lapse.

When this happens, a collateral insurance policy is placed on the member's loan with the cost added to the monthly payments. Collateral protection insurance protects the credit union, but does not cover the borrower, and is no substitute for traditional insurance.

You can avoid the added cost of collateral protection insurance by keeping your insurance policy up to date. Should you receive a notice from our insurance department asking for proof of insurance, we encourage you to respond quickly to avoid any inconvenience. **For questions on collateral protection, please give us a call at 877.691.4089.**



Thanksgiving Closed

November 22nd & November 23rd