



United Community Credit Union

Members Quarterly

VOL 3, NUMBER 1 • 560 South Barre Road • PO Box 550 • South Barre, VT 05670 • Tel: 802-479-2836/FAX: 802-476-1063/Tele-Teller-24: 802-476-1062 • WINTER 2000

coming soon to the web. .
unitedccu.org

As we enter into the new millennium, UCCU is happy to announce a valuable new service to make banking with us more convenient than ever. You will find a wealth of information not only about UCCU but also consumer information to help you make smart financial decisions. Please check us out at unitedccu.org. The site will be updated continually with fresh new material that you won't want to miss. Please be sure to visit us often as we expect the site to launch in January. Please feel free to E-mail us with your comments and suggestions. Highlights include:

HOME FINANCIAL SERVICES

Now you can do all your banking from home. With HFS, you can view all your account balances on-line, check your histories, download your transactions to Quicken or Money, order checks, apply for a loan, even make transfers and loan payments. All you need is a Credit Union assigned P.I.N. and you can log on to this exciting new product.

BILL PAYER

As an extension of the Home Financial Services package, now you can pay all your bills electronically. Just think, no more checks, envelopes, postage or worrying about the check being lost in the mail. You can schedule recurring payments, single bills, view your payment history and schedule payments in advance so you have more time for the fun things in life. When you sign up, you can use this service 90 days without obligation for free so you can see for yourself what a great program it is. After the 90-day trial, you can continue the service for a nominal fee of \$4.95/mo. You'll probably save that much in postage alone. Look for this in 1st quarter 2000 and call today if you are interested.

CARSMART

One of the best automotive resources on the web, you can directly access invoice prices, locate vehicles, view local dealers' inventories, review auto buying tips and obtain pre-negotiated price quotes – they may even list their

CEO Message

Timothy W. Golden, CCUE

I wish all of our members a Happy New Year and extend many thanks to all of you for your tremendous support in 1999. By actively using your credit union, you make it possible for everyone to benefit from a wide array of convenient, low-cost financial services.

As we look ahead to 2000, we are introducing our web site initiative the details of which can be found adjacent to this column. We feel confident you will find this to be a valuable financial resource and we strongly urge you to make it a regular stop when you are surfing the Internet.

This initiative includes our new home PC banking and Bill Payer products. You can now have a virtual credit union branch at your home or office.

We will continue to study and research new products and services. We often listen and act on your wishes so we want to hear from you as often as possible. Keep watch for details

Continued on page 4

Continued on page 4

Are You A Winner?

Does your account number appear below? If so, let us know, and we'll credit your share account \$10.

#467 #4119 #5893
#7373 #8657 #9688

Holiday Closings

January 17 **Martin Luther King Day**
February 21 **Presidents' Day**



Members'Quarterly

is published each quarter by the
United Community Credit Union

UCCU STAFF

Timothy Golden
Chief Executive Officer
Lorie Heath

Consumer Loan Officer
Victoria Jewett
Head Teller

Kimberly Bell

Member Service Representative
Stephanie Boucher

Member Service Representative
JoAnne Boutin

Member Service Representative
Deborah Brothers

Member Service Representative
Tanya Bryan

Member Service Representative
BOARD OF DIRECTORS

John McKinley
President

Betty Irons
Vice President

Daniel Lambert
Treasurer

Patrick Timothy Mullikin
Secretary

Lorraine Bishop
Donald Denko
Richard Otis

CREDIT COMMITTEE

C. Martin Prevost, Sr.
Chairman

Gregory Bergeron
Donald Jewett

SUPERVISORY COMMITTEE

Julianne Monty
Chairman

Michael Beaudin
Shirley Crete

Put Savings On *Automatic*

If you think saving money is too difficult,
and even have justifications to back you up, fuhgeddaboutit.
We have the solutions to your saving hang-ups:

I don't have the money.

That's the standard cry from those who wait to save what's left over. It never happens. Instead, "pay yourself first." Use the United Community Credit Union payroll deduction service and we'll automatically divert the amount you say, for as long as you say, to whatever savings plans you choose.

For what little I can put aside, it doesn't pay.

Consistent, regular savings are the only kind that add up. If you only can start with \$10 a paycheck, do that now. When you see how that works, you'll find yourself raising the ante to \$25, \$50, or more over time. And yes, that pays.

Payday and bill paying is too hectic to think about saving, too.

Whoa, that's a lot like excuse No. 1. The solution here: Use direct deposit at United Community Credit Union and your paycheck starts working—earning dividends—right away, instead of waiting until you get around to making a deposit. That saves you time and, over time, the head start saves money, too.

But I'm paying too much on bills to save money.

Well, maybe we can help you there, too. Call one of our loan officers at 479-2836 and we can discuss loan consolidation options. Sometimes we can reduce your interest rate, and that can reduce how much you owe and how long you'll be paying off the loan. And that, too, can pay off in savings.

The bottom line: The professionals at UCCU have the services and skills to help you automate your savings. Call today.

Office Hours:	Monday-Wednesday 8:00 - 5:00
	Thursday 9:00 - 5:00
	Friday 9:00 - 6:00
	Saturday 9:00 -12:00
	(Lobby and drive-thru only)

Cybershopping+

Should You Be Quick To Click?

Cybershoppers, start your modems. The Direct Marketing Association (DMA) in New York estimates Internet sales will total \$11 billion this year, up from \$5.9 billion in 1998. But how safe is it to shop online? "You're covered by the same protections you'd have if shopping by mail or phone," says Amy Blankenship, director of DMA's Shop-At-Home Center. And just as when you shop by my mail or phone, know with whom you're dealing.

PROTECT YOUR WALLET:

Use a secure browser. The software you use to navigate the Internet complies with industry security standards if it scrambles the purchase information you send in cyberspace. You're in a secure Web site if a message announces you're entering a secure area, if you see a padlock or key in the locked position on the bottom left corner of the screen, or if the "http" in the URL (Web site address box) changes to "https." The "s" stands for secure. "If it's not a secure site, surf on by," she says.

Deal with someone you know, especially if you're new to cybershopping. "Eighty-four percent of catalogs now have a Web site," she says.

Check return policies and customer service information. Some companies place time limits on returns or have special policies for opened compact discs and software. Print out the company's address and phone number, a copy of your order, and the confirmation number in case there's a problem.

Always pay by credit card. This way your transaction will be protected under the Fair Credit Billing Act if you act timely, which gives you the right to dispute charges and temporarily withhold payment.

PROTECT YOUR PRIVACY. FOLLOW THESE TIPS FROM THE FEDERAL TRADE COMMISSION:

Keep personal information private. Don't disclose your address, phone number, Social Security number, or e-mail address unless you know who's collecting the information, why they're collecting it, and how they'll use it.

Make choices. Check out the company's online privacy policy. Many companies let you choose whether and how your personal information is used-allowing you to decline, or "opt-out" of, having personal information used or shared with other companies.

10 Reasons To Finance Your Next Car With Us

1. Interest rates as low as 6.25%
2. Convenient terms up to 72 Months
3. Financing up to 100% on many vehicles
4. Speedy same-day loan approval
5. Apply in person, by phone or on-line
6. *Payment Shaver* lease-like loans available
7. Low-cost credit insurance for peace of mind
8. Refinancing on loans with other banks
9. Extended warranties now at UCCU
10. Friendly, knowledgeable staff

Checking You Can Write Home About

- NO monthly service fees
- NO per check charges
- Dividends paid monthly
- Complimentary ATM card
- Free ATM withdrawals at UCCU ATM
- 4 no-fee withdrawals per month at VT National Bank ATMs
- No charge for POS transactions
- No-fee 24 hour Tele-Teller-24 access to account information
- On-line Home Financial Services (coming soon)
- Direct Deposit option
- Electronic Bill Payer (coming soon)
- Overdraft Protection

Compare these benefits to your checking account and we think you'll find UCCU to be the best value anywhere.

Official Notice of the 57th Annual Meeting of the United Community Credit Union

Saturday, March 4, 2000

at the Canadian Club, Route 14, Barre, Vermont

SCHEDULE OF EVENTS

5:30-6:30	Social Hour
6:30-7:30	Oven-Roasted Turkey Dinner
7:45 - 8:45	Business Meeting
9:00- Close	Music & Dancing

BUSINESS MEETING

Acceptance of Reports, Election of Officers, Authorization to Borrow up to the legal limits, Proposed By-Law Changes/Other business. Awards and doorprizes.

Tickets are \$8 each and must be purchased by March 1, 2000, through the Credit Union Office. Stop by 560 S. Barre Road, or call 479-2836, and we can deduct the amount from your share account for the reservation. No refunds can be extended after February 25.

There are a limited number of tickets, so please reserve early!

Continued from page 1

used vehicles for sale. Once you've found what you want, click on UCCU's loan application and apply for the financing on-line.

HOME AND FAMILY FINANCE

Log on and find a wealth of valuable financial and consumer related information updated weekly. Even check out past articles archived by topic. Visit this site often and take advantage of this timely and informative resource.

GOOGOLPLEX: JUST FOR KIDS!

Three separate sections for kids of different ages helps make this a must see for our younger members. This site teaches kids the basics and provides a foundation for the future. Encourage your children to visit often, as weekly updates will keep fresh material at their fingertips.

MEMBER'S FINANCIAL NETWORK

This site provides links to help you with investing, budgeting and forecasting. You'll find a number of on-line calculators to assist you. You can check market quotes and see how the market is doing.

We at UCCU think you will find this new service to be extremely valuable and hope you do too. Be sure to watch for details as much of this site is still under construction. We hope to have it fully finished sometime in the first quarter.

Continued from page 1

about promotions that we have from time to time.

Be sure to check details on our upcoming 57th Annual Meeting of members. Be sure to reserve your tickets early as they are going faster and faster every year now. We always have a great time and look forward to seeing all of you at this event.

UCCU is now over \$16 million in assets and approaching 5,000 members. Once again, thanks and best wishes to all of you for a happy, healthy and prosperous new millennium!