

# Member Matters

## Because Our Members Matter

### LOAN SPECIALS!

\*RATES, TERMS AND CONDITIONS  
BASED ON CREDIT APPROVAL\*

#### VACATION LOAN

With a FREE Visa Travel Card!  
Up to \$2,500 for 24 Months  
Rates range from  
8.00% to 16.00% APR  
Offer valid May 1st - August 15th

#### Visa Credit Introductory/ Balance Transfer

Rates range from  
2.99% to 7.99% APR for the first  
6 months. After the promo  
period, continue to enjoy our low  
standard fixed rates from 7.90%  
to 12.90% APR  
Offer valid June 1st - July 31st

#### Back To School Loan Special

Rates range from 8% - 16% APR  
\$1,500 up to 18 Months  
Offer valid July 15th -  
September 1st

#### CAR LOAN SPECIAL

Rates as low 2.00%  
Terms range from 36 to 84  
Months  
Offer valid August 1st - 31st

#### VISA DEBIT CARDS

This Fall, Union Trades FCU will start transitioning to VISA chip-enabled debit cards. In 2016, merchants who adopted chip-enabled debit cards saw a 52% drop in fraud compared to the previous year, according to VISA. It is our priority to protect our members from fraud, and in updating the debit cards we hope to give you an added layer of protection.

#### Football Frenzy

is back this September!  
Enter for the chance to win  
free football tickets!

By signing up for Member, Loan or VISA services, your name will be entered into a drawing for a chance to win! Call in or stop by for more details!

#### 50 Years of ATMs

The first automated cash dispenser in the world was invented by John Shepherd-Barron. It was inaugurated at the Enfield branch of Barclay's Bank in London on June 27th, 1967. The first ATM in the United States was installed two years later at a Chemical Bank branch in Long Island, New York. This machine created a fundamental shift in the way we bank today.

Allowing 24/7, self-service access to our accounts, the ATM has become an essential part of the financial community.

Now there are more than three million ATMs worldwide, with a new ATM being added every three minutes. There are ATMs in locations all over the globe, including places as crazy as Antarctica & Nagqu in Tibet at an altitude of over 14,000 feet!

## Debit & Credit Card Online Safety

1. Before you make a purchase be sure you're familiar with the company. If you're interested in purchasing from a company you've never heard of, go to [www.bbb.org](http://www.bbb.org) to check the legitimacy of the company.
2. Don't use public WIFI to make online purchases. Public WIFI makes it easier for hackers to monitor and steal private information.
3. Never provide your debit or credit card information in an email or via phone. Legitimate businesses use a secure online shopping process to sell products or services. This is a common method hackers use to scam information from victims. They typically will pose as a familiar business or organization.
4. Keep an eye on your account. If you notice any suspicious activity on your account, it is always best to report it as soon as possible. Checking your accounts daily keeps the likelihood of any fraud to a minimum.

## Dormant Account Reminder!

Union Trades FCU has a \$15.00 dormant account fee that occurs every 6 months. The current period is July 1st, 2017 through December 31st, 2017, with the fee being charged on January 1st, 2018. If you wish to avoid this charge, please make a deposit or withdraw from the account within this time period. If the account is one you wish to no longer use, please stop by to close the dormant account. If you have any questions, please contact our office.

**TRY OUR MOBILE APP!**  
GET CONNECTED THROUGH  
[www.uniontradesfcu.com/mobile](http://www.uniontradesfcu.com/mobile)  
OR SCAN THIS LINK



## Skip -A- Pay

Skip a loan  
payment in the  
months of **July**  
and **August!**

Forms are available at each  
Branch and on our website.  
Terms and Conditions apply.  
Please contact us for  
more details.



**Admit One!**

Pick up your Regal Cinema

Movie Passes

Only \$8.50

Parkersburg Location Only  
Good for Any Movie, Any Time!

## Holiday Closings

**LABOR DAY**

September 4th



October 9th



START SAVING FOR  
NEXT YEAR'S  
VACATION **NOW!**

**2017-18 VACATION  
CLUBS START JULY 3RD!  
OPEN YOUR ACCOUNT  
TODAY AND SAVE FOR  
YOUR DREAM  
VACATION!**