

Member Matters

Because Our Members Matter



FOOTBALL FRENZY



Offer valid at the Parkersburg
Charleston & Wheeling Branches
September 1st- October 6th, 2017

Enter to win two (2) Tickets per office
to see WVU take on TX Tech
on Saturday, October 14th, 2017

Offer valid at the Huntington
Branch only
September 1st - October 6th, 2017

Enter to win two (2) Tickets
to see The Herd take on ODU
on Saturday, October 14th, 2017

Your name will be entered into the drawing for a chance to
win, by signing up for any of the services listed below:

Member Services:

- Share Savings Account
- Checking Account
- E-Statements
- Home CU
- Open an IRA
- Open a CD

**You must sign up for two (2)
Member Services to be eligible

VISA Services:

- VISA Application
Approved
- Credit Insurances
Purchased
- Sign Up for VISA
EZ Card

Loan Services:

- Loan Approved and Funded
- Purchase Credit Life Insurance
- Purchase Disability Insurance
- Purchase Extended Warranty
- Payments Set up on ACH Origination
- Purchase Gap Waiver
- Down payment for secured loans



LOAN COUPON

EXTRA .50% OFF UNSECURED PERSONAL LOAN UP
TO \$2,500 FOR 18 MONTHS

ONLY DURING THE MONTH OF OCTOBER
COUPON MUST BE PRESENTED AT TIME OF LOAN

LOANS ARE SUBJECT TO RATES TERMS AND CONDITIONS



1926 Murdooh Ave.
Parkersburg, WV 26101
(304) 485-1421
Toll Free (888) 624-1421

600 Leon Sullivan Way
Charleston, WV 26301
(304) 344-0194
Toll Free (877) 693-6093

330 14th Street
Huntington, WV 26701
(304) 523-7284
Toll Free (866) 366-7284

177 29th Street
Wheeling, WV 26003
(304) 232-0181



www.uniontradesfcu.com

CHANGES AT THE CREDIT UNION

- FOR YOUR CONVENIENCE, WE HAVE UPDATED OUR ATM AT OUR PARKERSBURG LOCATION.
- WE ARE IN THE PROCESS OF SETTING UP A NEW MOBILE APP THAT WILL FEATURE REMOTE DEPOSIT CAPTURE, FOR DEPOSITING CHECKS WITHOUT HAVING TO COME TO THE CREDIT UNION! MORE UPDATES ON THIS VENTURE TO COME!
- DEBIT CARDS WILL BE CONVERTED FROM MASTERCARD TO VISA THIS FALL. BE WATCHING YOUR MAIL.

Christmas Club

Is saving for Christmas a little more challenging than expected?

- Open a Christmas Club to start saving for next year's Christmas.
- Current Christmas club accounts pay out the week of October 23rd.
- New clubs start 11/1/17



SKIP-A-PAY IS AVAILABLE FOR THE MONTHS OF **NOVEMBER, DECEMBER AND JANUARY!** REQUEST FORMS ARE LOCATED AT ANY LOCATION OR CAN BE DOWNLOADED FROM OUR WEBSITE: uniontradesfcu.com

EQUIFAX BREACH, WHAT SHOULD YOU DO?

- Visit Equifax's website. Find out if your information was exposed. Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number.
- Check your credit reports from Equifax, Experian, and TransUnion for free, by visiting annualcreditreport.com.
- Monitor your existing credit card and bank accounts closely for charges you don't recognize.



JOIN US THURSDAY, OCTOBER 19th, 2017 FROM 11-2 FOR CREDIT UNION DAY! WE WILL HAVE PRIZES & REFRESHMENTS TO SHOW OUR APPRECIATION TO OUR MEMBERS!

FALL LOAN SPECIALS

- **HUNTING (ATV & UTV) SPECIAL**
OCTOBER 1ST - NOVEMBER 30TH
RATES RANGE FROM 3.50% TO 15.00% APR
- **CHRISTMAS LOAN SPECIAL**
NOVEMBER 1ST - DECEMBER 31ST
RATES RANGE FROM 8.00% - 16.00% APR
- **AUTO LOAN SPECIAL**
NOVEMBER 1ST - JANUARY 15TH
RATES AS LOW AS 2.00% APR
- **VISA CREDIT CARD SPECIAL**
INTRODUCTORY/ BALANCE TRANSFER
SPECIAL RATES AVAILABLE FROM NOVEMBER 15TH - JANUARY 31ST

ALL LOANS ARE SUBJECT TO RATES, TERMS AND CONDITIONS BASED ON CREDIT APPROVAL



Holiday Closings

- October 9th - Columbus Day
- November 11th - Veterans Day
- December 23rd - Thanksgiving
- December 25th - Christmas Day
- January 1st - New Years Day