

Member Matters

Because Our Members Matter

LOAN SPECIALS!

All loans are subject to rates, terms, credit conditions and credit approval

CD SPECIAL
18 MONTHS AT 1.50% APY*




Dare to compare – This rate is unbeatable!

LIMITED TIME OFFER

* New deposits only. Special rate can end without notice. APY: Annual Percentage Yield.

VACATION SPECIAL
 WITH A FREE TRAVEL CARD!
 RATES RANGE FROM
8.00% - 16.00% APR
 VALID MAY 15TH -
 AUGUST 15TH

CAR LOAN SPECIAL
 RATES AS LOW AS 2.00% APR
 OFFER VALID AUGUST 1ST -
 SEPTEMBER 30TH



FOOTBALL FRENZY
 SEPTEMBER 1ST - OCTOBER 12TH
 ENTER FOR A CHANCE TO WIN
 WVU OR MARSHALL TICKETS.
 STOP IN THE OFFICE FOR
 DETAILS TO WIN!



WHAT'S NEW!

- THIS YEAR WE WILL BEGIN IMPLEMENTING A MOBILE APP! THIS APP WILL BE AVAILABLE ON BOTH ANDROID AND APPLE PLATFORMS. IT WILL ALSO INCLUDE AN OPTION FOR REMOTE DEPOSIT CAPTURE FOR ELIGIBLE MEMBERS. NOW YOU WILL BE ABLE TO DEPOSIT CHECKS FROM YOUR MOBILE DEVICE! WE ARE EXCITED FOR THESE CHANGES COMING TO THE CREDIT UNION FOR OUR MEMBERS, AND HOPE YOU WILL TAKE ADVANTAGE OF THIS PROGRAM.

IF YOU ARE INTERESTED IN SIGNING UP FOR ONLINE BANKING, CONTACT US AT (304) 485-1421.

WE AT THE CREDIT UNION WISH YOU AND YOUR FAMILY A SAFE AND ENJOYABLE SUMMER. PLEASE WEAR SEAT BELTS AND DRIVE CAREFULLY WHEN TRAVELING.

THE COST OF BEING OVERDRAWN

OVER DRAFTING YOUR ACCOUNT CAN END UP COSTING YOU A LOT MORE THAN MONEY. IF OVER DRAFTS ARE REOCCURRING AND NOT TAKEN CARE OF, ACCOUNTS CAN BE CLOSED. STORES CAN REFUSE YOUR CHECKS IF YOU HAVE PREVIOUSLY BOUNCED CHECKS. YOU MAY HAVE TROUBLE OPENING UP ACCOUNTS IN THE FUTURE IF THERE ARE OUTSTANDING BALANCES. IF YOU'RE APPROVED FOR A LOAN, YOUR INTEREST RATES WILL LIKELY BE HIGHER.

TIPS TO AVOID OVER DRAFTING:

- * KEEP YOUR CHECK REGISTER UP TO DATE
- * KEEP A LIST OF MONTHLY AUTOMATED PAYMENTS AND DATE SET TO CLEAR.
- * MONITOR YOUR ACCOUNT ONLINE.
- * OPT OUT OF OVERDRAFT PROTECTION ON YOUR DEBIT CARD. THIS KEEPS YOUR CARD FROM BEING APPROVED IF THE MONEY IS NOT IN THE ACCOUNT.
- * AVOID USING DEBIT CARDS TO BUY GAS OR RESERVE HOTEL ROOMS. THEY MAY PLACE HOLDS ON YOUR FUNDS CAUSING YOU TO OVERDRAFT.

KEEPING UP WITH TECHNOLOGY

With increasing numbers of technological devices in the home comes a wealth of new at home opportunities for the consumer. Whether it be online banking on your smartphone, online shopping on your tablet, or browsing on your computer, what we see as added convenience, criminals view as opportunity.

HOW TO PROTECT YOURSELF:

- Use strong passwords on all your devices.
- Install and regularly update security software and firewalls on each of your Internet connected devices.
- Build strong protections around your Wi-Fi router. Pick a name that won't let people know who it belongs to and pick a strong password.
- When banking in public, disable your Wi-Fi, and switch to your mobile networks.
- Be wary of your surroundings at an ATM.

HOLIDAY CLOSING



September 3rd

BUDGETING A ROAD TRIP

TAKING A FAMILY ROAD TRIP THIS SUMMER? DON'T FORGET TO PLAN IT OUT AND HAVE A BUDGET IN MIND!

GAS _____
 FOOD _____
 LODGING _____
 TOLLS _____
 ACTIVITIES _____

TOTAL _____



THIS COULD BE YOUR VACATION

NEXT YEAR!

2018-19 VACATION CLUBS START JULY 2. OPEN YOUR ACCOUNT TODAY AND SAVE FOR YOUR DREAM VACATION!



Admit One!

Pick up your Regal Cinema Movie Passes Only \$8.50*

**Parkersburg Location Only
 Good for Any Movie Any Time!
 *There is an additional seating fee.**



Stop by any of our locations today to apply to skip a loan payment in the months of June, July or August. You may also go to our website to print an application.

www.uniontradesfcu.com