

it just works for me!



## 2009—What We Accomplished



**T**hroughout 2009, The Union Credit Union has seen many changes and advanced our product and service offerings to you—our members. We are always working to serve you better. Below is a recap of some of the accomplishments you helped us achieve in 2009.

### **Saving You Money**

As national banks and credit card providers continue to raise interest rates on credit cards as high as 29.90%, credit unions have risen to the challenge to help struggling families. Through the American Debt Relief Challenge, The Union Credit Union is saving our members money. Members transferred their high interest rate credit card balances to our lower rate credit card resulting in projected savings of over \$65,000 in interest.

### **Another Location**

We had an exciting year at The Union Credit Union opening our second branch location in Kennewick to serve our growing membership in the Tri-Cities area. This new location includes upstairs offices that are leased to the Ironworkers, Kennewick Firefighters, Northwest Fair Contracting, and the Building Trades National Medical Screening Program. The upstairs union hall is frequently used by unions and trade organizations.

### **FREE Online Bill Pay**

Since the introduction of Bill Payer—a way for members to pay their bills online—it has always been a hit with our members. However, many members told us that the \$6.00 per month plus \$0.40 per paid bill made them less likely to use the service for all of their bills. So in 2009 we began offering this important service for free to all members.

### **Going Green**

In 2009, The Union Credit Union began a mission to go green by encouraging members to use our online banking system: It's Me 247. It's Me 247 is the most convenient way to review deposits and transactions, pay bills, maintain your accounts and more.

To promote this transition, we began giving every member who signs up for e-statements a chance to win a \$100 gas gift card. Sign up to receive online account statements and accept your online agreement by April 1st and you will be eligible to win a \$100 gift card in our monthly drawing. The Union Credit Union wants to congratulate our first two e-statement drawing winners:

October—Randal Fox, Jr.  
November—Craig Cline

You could be our winner in December. Contact the credit union to learn more about accessing your account online and also about signing up for e-statements.

### **Looking Forward**

We realize many of our members have had a difficult year financially due to the extraordinary economic situation our country is experiencing. As optimism builds for economic recovery in 2010, your credit union is taking unprecedented steps to ensure we work with every member who needs help making their payments so they can keep their cars, RVs, and homes. This includes repo's available online at [www.theunioncreditunion.com](http://www.theunioncreditunion.com) with rates as low as 0% for our members. This is unprecedented and can save you hundreds of dollars per month on your auto loan. We are YOUR credit union.

Thank you for allowing us the privilege to serve you in 2009. We look forward to providing you with even better products and services in 2010 and beyond.

## Paying Union Dues Just Got Easier

Unions save time and money by giving your union members the option of paying their union dues by credit card. Stop dealing with the additional security required with handling checks. Save money by eliminating the cost of returned checks and not receiving payments on time. All equipment is provided and you don't have to change your bank.

Union Members tell your union leaders The Union Credit Union can make paying your union dues as convenient as paying your water bill. When your union adopts merchant processing, you no longer have to write a check for your union dues. Your union can process your payment monthly with your credit card on file.

Unions and businesses that already accept credit cards can save on fees each month.

Call Tom, our Merchant Services Mgr, 509-328-5213, ext 133 for more information.

## Food. Fun. Prizes.

What: 42<sup>nd</sup> Annual Meeting

Where: Carpenters Hall,  
127 E Augusta

When: Saturday March 6 from 11:00–1:00

Make The Union Credit Union work for you. Be on the board of directors. Call (509) 328-5213 for details.

### BOARD OF DIRECTORS

RANDY BELL	Chairman	Cement Masons #72
DON EDWARDS	Vice-Chair	Bricklayers #3
GARY JOHNSON	Secretary	Bricklayers #3
FLOYD BURCHETT	Director	Sheet Metal Workers #66
DAVID FRANGIONE	Director	Bricklayers #3
MIKE BRESHEARS	Director	Bricklayers #3
KEVIN SPILKER	Interim Dir.	Bricklayers #3

## Members' Corner

American Solar was started by Ed Cousineau, a member of Carpenter's Local 1839 in Kennewick and was recently featured in the Tri-Cities area Journal of Business. Ed started his solar energy business with a goal to help people save money on their power bill and to make



America a little less dependent on foreign-produced energy. If you are considering upgrading to solar, a federal income tax credit is available which will subsidize 30% (approximately \$4,100) of the cost. For more information you may reach American Solar, LLC at 509-586-1549 or online at [www.amsollarllc.com](http://www.amsollarllc.com).

## Important dates

**Closed for New Years Day**  
**Closed for Martin Luther King Day**  
**Closed for Presidents Day**  
**Closed for Memorial Day**  
**Closed for Independence Day**  
**Closed for Labor Day**  
**Closed for Veterans Day**  
**Closed for Thanksgiving Holiday**  
**Closed for Christmas Holiday**

**January 1**  
**January 18**  
**February 15**  
**May 31**  
**July 5**  
**September 6**  
**November 11**  
**November 25—28**  
**December 24—26**

## Tuesday Talks

Every Tuesday from 5 p.m. to 5:30 p.m.—Call (509) 328-5213 to sign up

### Schedule

Retirement planning  
Web banking  
Personal budgeting  
Identity theft  
Credit report improvement  
Protecting yourself from fraud  
Purchasing a home  
How to save

### Dates offered

January 5 • March 2  
January 12 • March 9  
January 19 • March 16  
January 26 • March 23  
February 2 • March 30  
February 9 • April 6  
February 16 • April 13  
February 23 • April 20

### ALCO COMMITTEE

DON EDWARDS	Chair	Bricklayers #3
DEMARIS OLSON		United Food-workers #1439

### SUPERVISORY COMMITTEE

MEL FITZPATRICK	Chair	Iron Workers #14
RON REMMICK		Carpenters #98
LYNN STOUT		OPEIU #11

### CREDIT UNION MANAGEMENT

(UFCW #1439)

DEMARIS OLSON	CEO
TAWNYA MCGILVRAY	Spokane Branch Mgr
JEFF BURCKHARD	Tri-Cities Branch Mgr

### SPOKANE STAFF

MARY	OPEIU #11
COLLEEN	OPEIU #11
SAMANTHA	OPEIU #11
CATHRYN	OPEIU #11

### TRI-CITIES STAFF

MICHELLE	OPEIU #11
AMY	OPEIU #11

**MERCHANT SERVICES**  
TOM OPEIU #11



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