

# MEMBERS UNITED CREDIT UNION NEWSLETTER

OCTOBER 2017



PROUDLY SERVING OUR MEMBERS SINCE 1934



**MAIN OFFICE**  
1115 N. WESTOVER BLVD  
ALBANY, GA 31707  
229-439-1448  
1-888-822-1633  
FAX: 229-432-6374

**BRANCHES**  
1110 CENTENNIAL AVE  
ALBANY, GA 31707  
229-439-9797  
FAX: 229-439-0510

217-A JOHNSON RD  
ALBANY, GA 31705  
229-438-1834  
FAX: 229-438-1837

709 VETERANS PKWY  
COLUMBUS, GA 31901  
706-987-8000  
FAX: 706-327-4589

**TELLER 24**  
229-439-1191  
1-888-212-1191

WWW.MEMBERSUNITED  
CREDITUNION.ORG



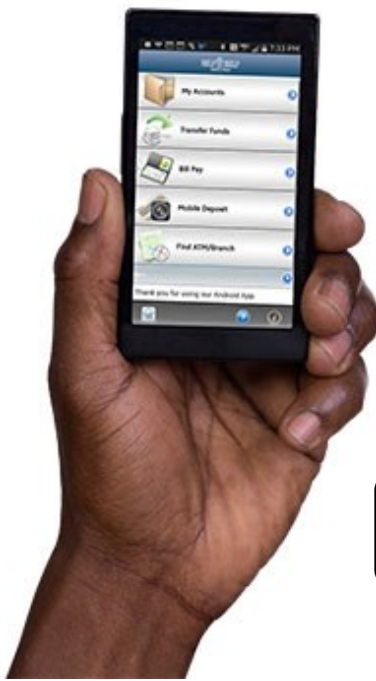
FEDERALLY INSURED  
By NCUA

## 10 MONTH CERTIFICATE OF DEPOSIT

# 1.35% APY

**Federally Insured by NCUA**

\*Limited time offer, September 1– December 31, 2017. APY is Annual Percentage Yield. Account is subject to early withdrawal penalties. Fees may apply and reduce earnings. Minimum deposit \$1,500. All dividends will be paid at maturity. IRA Certificates excluded. You must first become a member of MUCU by making a \$5 deposit and paying a \$5 new member fee. We reserve the right to end this

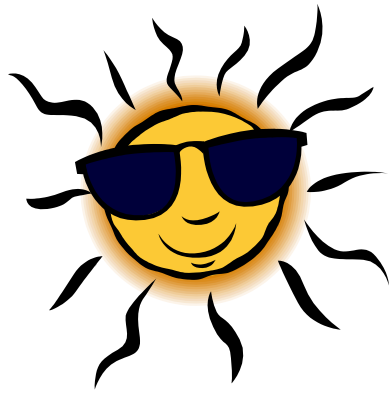


**Mobile  
Banking  
is here!**



4110-NL-1017

# SUNSHINE CLUB



## BREAKFAST

**THURSDAY, OCTOBER 19 - 9:00 AM**  
**SOWEGA COUNCIL ON AGING**  
**335 W SOCIETY AVENUE**  
**ALBANY, GA 31701**

Help us celebrate International Credit Union Day. If you are age 57 or older and are interested in joining our Sunshine Club please contact the credit union. Benefits include free checks and dividends on an average daily balance of \$500 or more in your checking account.

**RSVP TO LAUREN BY FRIDAY, OCTOBER 13**  
**229-439-1448 EXT. 1221 OR**  
**LBUTTS@MEMBERSUNITEDCREDITUNION.ORG**

### **HOLIDAY SKIP-A-PAYMENT** **2017/2018**

Looking for some extra cash this holiday season?

Skip your loan payment in either November, December or January.

Visit [www.membersunitedcreditunion.org](http://www.membersunitedcreditunion.org), download the form and drop it by any of our branch locations.

A \$30.00 processing fee per loan applies. For more info, contact a loan officer or visit our website.



### **MOVING???** **DON'T FORGET** **TO GIVE US YOUR NEW ADDRESS.**

If your address isn't updated with the credit union you could incur a mail code fee(s).



### **IRA WITHHOLDING NOTICE**

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

### **CHRISTMAS CLUB ACCOUNTS**

"Christmas Club Checks" will be deposited into your savings account on November 1. As a security measure, we will not automatically mail checks out. If you would like your check mailed contact the credit union after it has been deposited and request a check.

### **HOLIDAY CLOSINGS**

OCTOBER 9—COLUMBUS DAY  
NOVEMBER 10—VETERANS' DAY (OBSERVED)  
NOVEMBER 23—THANKSGIVING\*  
NOVEMBER 24—DAY AFTER THANKSGIVING (TENTATIVE)  
DECEMBER 25—CHRISTMAS DAY  
JANUARY 1—NEW YEAR'S DAY

**\*ALL OFFICES WILL CLOSE AT 1PM THE DAY BEFORE THANKSGIVING.**

## **VEHICLES FOR SALE**

**On occasion repossessed cars, trucks, RV's, boats, motorcycles or homes are available for sale to members and non-members. 100% financing is available to MUCU members with approved credit!!!**

**Go to our website or [www.facebook.com/MUCUforsale](http://www.facebook.com/MUCUforsale) to**

**view what currently available. is**

