

UNITED LABOR CREDIT UNION

News You Can Use

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7 Ways to Avoid Cracking Your Nest Egg

United Labor Credit Union is pleased to present the November 28, 2007, workshop "7 Ways to Avoid Cracking Your Nest Egg." The free program will be held at Visions Hall, 6320 Manchester Ave., with refreshments and the program starting at 6:30 p.m. This program is for both ULCU members and non-member guests.



gies for safety, growth and liquidity, real estate, annuities and tax implications.

If you do not save as much as you would like each year, are unsatisfied with the return on your money, could be paying less for taxes ...

you don't want to miss this free financial workshop, sponsored by United Labor Credit Union.

By attending this program, attendees will learn more about the most important aspect of your money: making it last a lifetime. Get tips for avoiding costly mistakes with your investments that will negatively affect your financial future! Understand the "money test," stocks and mutual funds, strate-

Each attendee will be provided with a workbook and is eligible to win one of several door prizes, including cash.

R.S.V.P. by November 21, by calling 816-313-2848, or send an e-mail to Erin@UnitedLaborCU.org.

Home-Buying Workshop Offers Answers

The October 24 ULCU Home-Buying Workshop drew a crowd of over 60 credit union members and non-members alike, where an expert panel provided information and answered questions about the home-buying process. **Nathan Snyder**, Sprinklerfitters Local 314 apprentice, attended the workshop and won a workman's coat at the event. Snyder is featured to the right with ULCU President Tim Vogler. The program workbook is online now for free at UnitedLaborCU.org.



Ambassador Announcement

If you are a Union president, business organizer, or in any position to provide free and easy benefits to your union members, the calendar is filling up for visits to your next union membership meeting.

If you are a union member interested in learning about the benefits provided to you by United Labor Credit Union, let your organizers know and contact me today.

Hurry to get on the Ambassador's meeting calendar today by calling me at 816-225-4247, or e-mail me at Erin@UnitedLaborCU.org.

I hope to hear from you all soon! In the meantime, don't forget to check out "Labor Links" online at UnitedLaborCU.org. —*Erin*

UPCOMING MEETING ATTENDANCE ...

Nov. 26, 27, 28, 29 – 5:30 p.m.
I.B.E.W. Local 124 Apprentices

Sat., Dec. 8 – 8 a.m.
Laborers Local 663 Apprentices

Fri., Dec. 14 – 11 a.m. - 9 p.m.
Greater Kansas City Building & Construction Trades Council
Christmas Party

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SAVINGS TABLE

Saving \$20 every two weeks for 1 year = **\$522.69**

Saving \$50 every two weeks for 1 year = **\$1,306.73**

Saving \$75 every two weeks for 1 year = **\$1,960.10**

Saving \$100 every two weeks for 1 year = **\$2,613.46**

Saving \$150 every two weeks for 1 year = **\$3,920.19**

Saving \$200 every two weeks for 1 year = **\$5,226.93**

Got Toast? You will when you participate in "Retro Savings" at United Labor

United Labor credit Union is going RETRO! Back to a day when financial institutions actually helped people SAVE for their futures, for their family and for large purchases with cold, hard cash. They also rewarded savers with shiny new TOASTERS as gifts for opening savings accounts.

So that's why we're going RETRO ... Be one of the first 25 current or new members to register for, or increase, direct deposit into a regular savings account at United Labor, and we'll give you a FREE RETRO TOASTER!

Experts say that you should have three- to six-months take-home pay in savings as a cushion against job loss, serious illness or other emergency. ULCU is here to help you save successfully for any occasion.

Just take a look at the table to the left for how much an impact just saving an extra \$20 every two weeks can mean to your savings growth!

Call or visit us today, 816-313-2848, or at 6320 Manchester Ave., Kansas City, Mo. Go online for more information any time, UnitedLaborCU.org.



Register to WIN a ULCU Workman's Coat TODAY!

Every month, United Labor Credit Union will choose a lucky winner from everyone who registers to win a **workman's coat, valued at nearly \$100.00!** You don't have to be a United Labor Credit Union member to win this very special prize. Register today by completing this form and returning to ULCU in person, by mail...or for fastest results...by fax! For more information, call 816-313-2848, or log onto UnitedLaborCU.org.

Full Name _____
 Phone Number(_____) _____
 E-mail Address _____
 Local # _____ Date ____/____/____
 Are you currently a United Labor Credit Union member?
 Yes No
 Would you like more information on Credit Union
 membership? Yes No

Return form by mail or in person to:
 United Labor Credit Union
 6320 Manchester Ave. 41-C
 Kansas City, MO 64133

FOR FASTEST RESULTS ...
 Return by fax to:
 (816) 313-2854



Web code: RTW2007