

- 6th annual Union Retiree Financial Forum, March 20
- Annual Meeting May 19, 2014
- Access Your Account by Phone (866) 631-0244
- It's time to get your 3 free credit reports ... See Page 4 for details

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The Update

VOLUME 7, ISSUE 1



JANUARY — MARCH 2014

6th annual Union Retiree Financial Forum



Mark your calendar and plan to attend the 2014 Union Retiree Financial Forum, hosted by United Labor Credit Union. The annual free event will take place **Thursday, March 20, 2014, 8 a.m. – 2:30 p.m.** at United Labor Credit Union, 6320 Manchester Ave., Kansas City, Mo., in Gladden Hall.

This year in addition to our field of financial experts, we have a very special emcee, the world-

famous comedian and hypnotic, Terry DaVolt!

Registration and breakfast begin at 7:45 a.m., with performances by a talented high school student music ensemble.

8:30 a.m. – Morning Keynote: **“How the Affordable Care Act Impacts You as a Patient,”** Christa Smith, Vice President Business Development, Advanced Patient Advocacy

9:30 a.m. – **“Planning Your Estate to Avoid Pitfalls, Probate and Problems,”** Craig Reaves, CELA, President, Reaves Law Firm, PC in Kansas City, Mo.

10:30 a.m. – **“Don’t Outlive Your Money!”** Robert Burks, Senior Vice President, RBC Wealth Management; combined with **“Addressing Your Debt in Retirement,”** Tim Vogler, President, United Labor Credit Union

11:30 a.m. – **“Social Security Fundamentals: Guidelines for Making Well-Informed Decisions”** BlackRock Investments

12:15 p.m. Lunch – **“Get Screened!”** Mini-presentation by Walter Smith, Building Trades National Medical Screening Program

(Continued on Page 2)



RBC Wealth Management

BLACKROCK®



Healthy results. Guaranteed.

Reaves Law Firm, P.C.
KANSAS CITY



Sign up now for the 2014 Financial Forum!

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Terry DaVolt, 2014 URFF Emcee

After attending college for one year Terry served a four-year apprenticeship in Sheet Metal Workers' Local Union No. 2. He then ventured off to join Ringling Bros. and Barnum & Bailey Clown College where he became the only "walk on" student in the history of the famous circus. Without an audition or prior acceptance, he showed up the day before Clown College started and was accepted on the spot.

12:30 p.m. – **"Four Main Responsibilities of a Fiduciary: Caring for Someone Else's Money,"**
(Help for Trustees Under a Revocable Living Trust)
Consumer Financial Protection Bureau

1:30 p.m. – **"Government Health Care Programs Fundamentals,"** (Health Care Reform, Medicare Essentials, Veterans Affairs Health Care Benefits, Medicaid Essentials and a Summary of The Patient Protection and Affordable Care Act of 2010), Paul Fee, RBC Wealth Management

2:30 p.m. – Event wrap-up and **entertainment by Terry DaVolt**

Register by March 7, 2013, online at www.UnitedLaborCU.org, or call the credit union at (816) 313-2848 for more information. You may also choose to mail the form below.

YES! Register me, and my guest(s), for the 2014 Union Retiree Financial Forum, *Right Away!*

Please Print

FIRST AND LAST NAME OF ALL PARTICIPANTS WITH SAME ADDRESS:

ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

PHONE: (_____) _____ - _____

E-MAIL: _____

Mail to: 2014 Union Retiree Financial Forum
6320 Manchester Ave., Suite 41-C
Kansas City, MO 64133

OR FAX: (816) 313-2854

If your guests have a separate address, please complete separate registration forms.



Annual Meeting Notice & Call for Volunteers

DATE/TIME: MONDAY, MAY 19, 2014, at 6:00 p.m.
 PLACE: Visions Building Meeting, 6320 Manchester Ave., Kansas City, Mo.

The Election of Officers to three (3) positions on the Board of Directors will be held at this meeting. All three positions are for 3-year terms. If you are interested in volunteering to serve on the Board of Directors, please contact one of the following members of the Nominating Committee by 3/31/14. You may contact any of them through their Local or through the Credit Union at (816) 313-2848. An application will be sent to those interested in serving to fill out and return to the Nominating Committee by 4/15/14.

NOMINATING COMMITTEE CHAIR: JASON MENDENHALL, LABORERS' LOCAL 663
 NOMINATING COMMITTEE MEMBERS: MICHAEL BYNUM, INSULATORS' LOCAL 27
 GARRY KEMP, GKCBTC (RETIRED)

PLEASE DIRECT ALL INQUIRIES, IN WRITING, TO THE NOMINATING COMMITTEE AT THE FOLLOWING ADDRESS:

UNITED LABOR CREDIT UNION
 ATTN: NOMINATING COMMITTEE
 6320 MANCHESTER AVENUE, SUITE 41-C
 KANSAS CITY, MO 64133



Privacy Notice

YOUR PRIVACY

What does United Labor Credit Union do with your personal information?

The types of personal information we collect and share depend on the programs and services you have with us. This information can include Social Security Number and income, credit history and credit scores, account balances and payment history.

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members; personal information; the reasons United Labor Credit Union chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does United Labor share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	Yes

To limit our sharing based on the guidelines above, call (816) 313-2848, to speak to a member service representative. We can begin sharing your information 30 days from when you open your account and receive this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing as outlined in this notice.

Questions? Call United Labor Credit Union at (816) 313-2848.

Who we are	
Who is providing this notice?	United Labor Credit Union 6320 Manchester Ave., Suite 41-C Kansas City, MO 64133 (816) 313-2848

What we do	
How does United Labor Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access of nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does United Labor Credit Union collect my personal information?	We collect your information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit card or debit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices apply to everyone on your account.

Definitions	
Affiliates	Companies related to United Labor Credit Union by common ownership or control. They can be financial and nonfinancial companies. None at this time, 12/12
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial services companies such as insurance agencies and organizations with whom we have agreements to jointly market financial products.



Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



United Labor is pleased to be the only financial institution to have earned the endorsement of the Greater Kansas City AFL-CIO.

Get Your Free Credit Reports!

Federal law allows you to:

> Get a free copy of your credit report every 12 months from each credit reporting company.

> Ensure that the information on all of your credit reports is correct and up to date.

To order on the Web:
www.annualcreditreport.com
By Phone: 1-877-322-8228

Equifax: (800) 525-6285
P.O. Box 740241 Atlanta, GA 30374

Experian: (888) 397-3742

P.O. Box 9530 Allen, TX 75013

Trans Union: (800) 680-7289
P.O. Box 6790 Fullerton, CA 92834

Credit reports may affect your mortgage rates, credit card approvals, apartment requests ... even your job application.

Reviewing credit reports helps you catch signs of identity theft early.

To place a fraud alert on your account with all three credit reporting agencies:

fraudalerts.equifax.com

2014 OFFICE CLOSURES

New Year's Day, Jan 1.

Martin Luther King, Jr. Day, Jan. 20

Presidents' Day, Feb. 17

Memorial Day, May 26

Independence Day, July 4

Labor Day, Sept. 1

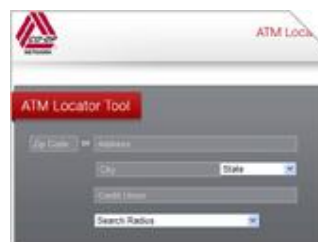
Columbus Day, Oct. 13

Veterans' Day, Nov. 11

Thanksgiving Day, Nov. 27

Christmas Day, Dec. 25

Access Your Account Remotely with Ease



CO-OP Surcharge-Free ATM Network



Secure Internet Access

Introducing ULCU's Automated Phone Teller System! Call VTeller at (866) 631-0244, anytime for account information!