

## Free “Paths to Creditworthiness” Workshop to be held August 23

It’s a classic Catch-22 of personal finance: You have to have a credit history to qualify for credit. And, you have to have credit to build a credit record. Similarly, if you’ve dinged up your credit record with careless habits, or some negative life experiences, it’s hard to qualify for credit. Certainly, it’s hard to qualify for credit at anything near a reasonable rate of interest.

Learn how you can best manage, build and repair your credit during United Labor’s FREE “Paths to Creditworthiness” workshop to be held in Gladden Hall of the Visions Building, 6320 Manchester Ave., Kansas City, Mo., Thursday, August 23, 2012, 6:30-8 p.m. Dinner will be served, and child care available. Each attendee will receive a bound workbook and a chance to win valuable raffle prizes.

Register for United Labor’s FREE “Paths to Creditworthiness” online at [www.unitedlaborcu.org/poweru.html](http://www.unitedlaborcu.org/poweru.html), or call (816) 313-2848.



## Worried about past-due loan payments?

Call 816-313-2848 today!

## Get Back to School with your Platinum POWER Visa® Credit Card

It’s not too soon to start thinking about back to school supplies, books, clothes, etc., and the United Labor Credit Union Platinum POWER Visa® credit card is just the way to get what you need.

The card features a low 13.7% rate, which has been the same for over 20 years. ULCU Platinum POWER Visa® has NO annual fee, features a 25-day grace period for payment flexibility, up to a \$10,000 limit and is managed by your credit union, not some big bank behind the scenes. You have access to your account online any time.

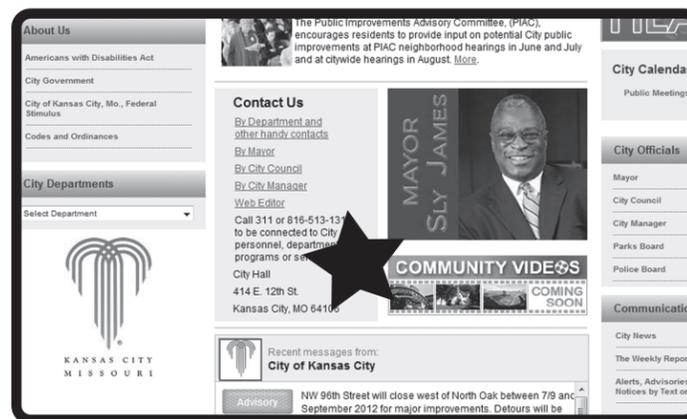
Rest assured that your credit card is backed by the financial institution you know and trust: United Labor! Apply for your ULCU Power Visa now online at [www.unitedlaborcu.org/powercredit.html](http://www.unitedlaborcu.org/powercredit.html). Or, call United Labor at (816) 313-4828 for an application.



UNITED LABOR CREDIT UNION

## ULCU video to be featured on City of Kansas City Web site

The City of Kansas City, Mo., will soon feature a section on its Web site for those wishing to learn more about what they can expect should they move to the Kansas City area. On that site, ULCU will take a role center stage during a



90-second United Labor Credit Union video highlighting the best there is about membership, philosophy, products and services, and our overall dedication to working people and the labor community.

If you have an e-mail on file with United Labor, you will receive a link to the video to share with your family and friends! If you do not have an e-mail on file, please call and give us your address so we may update you on the video announcement and other valuable information.

The video will also be used to spread the word to Labor Unions as well as non-members who are missing out on the benefits of membership. There will be a membership drive contest associated with the release of the ULCU video, so keep in touch with the credit union to learn more!

## United Labor in the running for prestigious credit union awards

The Missouri Credit Union Association (MCUA) offers an annual award competition to help credit unions gain recognition for the wonderful programs provided to members and the community at-large. Recently, United Labor Credit Union submitted applications to the Missouri Credit Union Association for three awards recognizing social responsibility, adult financial education and philosophy in action.

The Dora Maxwell Social Responsibility Community Service Award was submitted for United Labor’s effort to revitalize a turn-of-the century home for safety and security of Northeast’s Ferrara family through Operation: Maximum Impact. The 18-month-long project consisted of over \$100,000 in contributed funding, equipment, materials and labor.

The Louise Herring Philosophy-in-Action Award is awarded for extraordinary, internal programs that are focused on a credit union’s membership and creates services that benefit its members. This award is not for charitable work that is directed

outside or extended beyond a credit union’s membership, and to that end, United Labor submitted application for recognition of the annual Union Retiree Financial Forum – an educational event focused on how to prepare for and thrive during retirement.

United Labor submitted its entry for the Desjardins Adult Financial Education Award for the development and implementation of its Financial Education for Union Apprentices Program, or *FinU*. In the first six months of the program, over 500 Union apprentices have received classroom instruction on many aspects of money management.

State-level judging takes place during July and entries are due to the Credit Union National Association in August. MCUA announces the winners to the public at its annual convention and exposition in September. The first-place winner in each category advances to the national competition. National winners will be recognized at the annual CUNA Governmental Affairs

Conference in Washington D.C., in February 2013.

In addition to the MCUA and NCUA awards, these submissions were also entered into the *Credit Union Journal* Best Practices Awards. United Labor is pleased to have such an impact in the community and on the financial education of its membership. Stay tuned for the announcement of award winners!

