



- Free credit-building and repair workshop Oct. 24
- Member Survey Results Revealed, Winners Announced
- Act now to Take Part in a very important campaign, "Don't Tax My Credit Union!"

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Giving Credit Where Credit is Due

United Labor Credit Union is pleased to host "Giving Credit Where Credit is Due," a free and interactive credit-building and repair workshop Thursday, October 24, 2013, at 6:30 p.m., in Gladden Hall of the Visions Building located at 6320 Manchester Ave., Kansas City, Mo., (the IAFF Local 42 Union hall.)

Participants will learn about the "credit crunch," how to obtain and use credit (even with a low credit score), read a credit report roadmap, how to report



errors on a credit report, ways to build or demonstrate credit history, the cost and reward of credit, what other agencies are using credit to judge payment character, and more! This is the first workshop in a three-part series; follow-up workshops include balancing a household budget and using debt-elimination strategies for success.

Dinner and refreshments will be served, and activities for children will be available. All attendees will receive their own course workbook, a participation gift and several chances to win raffle prizes. This workshop is open to non-credit union members, but registration is a must to allow for supplies and food for everyone.

Register online at www.UnitedLaborCU.org under the PowerU tab. For more information, call the credit union office at (816) 313-2848, or e-mail erin@unitedlaborcu.org.



During the first quarter of 2013, United Labor Credit Union enlisted its membership to help us better understand opinions of ULCU by completing a brief online awareness and satisfaction survey. As a token of our appreciation for participating in this research study, we offered five gifts to be awarded in a random drawing, and we are excited to announce the following winners. (Cont. on Page 4)

- > 1st prize is a \$500 CD – awarded to James Young
- > 2nd & 3rd prizes are two \$100 Visa gift cards – awarded to Paula Love and Laura Sachen
- > 4th & 5th prizes are two \$50 Visa gift cards – awarded to Tara Gerstner and Lauri Horne

There's No Place Like Home ...



United Labor volunteer Greg Davison is on his way home from nearly a year-long deployment to Afghanistan, where he and over 150 Navy Seabees in Charlie Company received over one ton of supplies and products from credit union members and donors. ULCU's goal was to see that Davison and all other men and women serving by his side were able to experience a little piece of home while they were away protecting our country. United Labor wishes to thank credit

unions, Veteran support organizations, Labor Unions and individuals who participated by shopping for and donating goods, baking homemade treats, and those who provided funding toward the \$5,800 in shipping charges to the Afghan region. "We are excited to welcome Greg home as our friend, as our committee member, to see him reunited with his family, and to thank him for his service to our country and community," said Tim Vogler, ULCU president.



Members of Charlie Company with the last shipment of goods from United Labor Credit Union members and donors, August 2013.

ULCU Receives 2013 Missouri Excellence Award

As announced September 25, 2013, United Labor Credit Union has been selected for the 2013 Missouri Excellence Award amongst all its peers and competitors by the Small Business Institute for Excellence in Commerce (SBIEC).

Each year the SBIEC conducts business surveys and industry research to identify organizations that have achieved de-

monstrable success in their local business environment and industry category. They are recognized as having enhanced the commitment and contribution of small organizations through service to their members and community. Small organizations of this caliber enhance the consumer-driven stature for which Missouri is renowned.

United Labor Credit Union has consistently

demonstrated a high regard for upholding business ethics and organizational values. This recognition by SBIEC marks a significant achievement as an emerging leader within various competitors and is setting benchmarks that the industry should follow.

As part of the industry

research and business surveys, various sources of information were gathered and analyzed to choose the selected organizations in each category. This research is part of an exhaustive process that encapsulates a year-long immersion in the business climate of Missouri.



TELL CONGRESS!

“Don’t Tax My Credit Union” is a national campaign dedicated to ensuring Congress doesn’t raise taxes on 96 million credit union members nationwide and preserves financial choice for American consumers. Unfortunately, the big banks and some in

Congress want to raise taxes and impose new fees on credit union members who represent 40 percent of all Americans, yet represent only six percent of the assets in financial institutions. And, they want to do this despite the fact that credit unions

are not-for-profit and meeting their core mission every day. That’s wrong and will imperil the credit union movement that so many have come to depend on for real financial choice.

- Don’t let Congress raise taxes on 96 million credit union members.**
- Don’t let Congress eliminate real financial choice.**
- Don’t let Congress destroy our credit unions.**

Learn how YOU can take action NOW at DontTaxMyCreditUnion.org

Fishing for Freedom Needs Volunteers



Participate, donate and celebrate with nearly 160 of the brave men and women that have given so much of themselves to fight for our freedom, October 12-13, 2013, at Truman Lake, Warsaw, Mo., Long Shoal Marina, next to the Grand River Bridge. The annual Fishing for Freedom (F3) event is in particular need of boaters, and drivers to back boats into the water, which kicks off the bass tournament early Sunday morning. Those wishing to volunteer should register at FishingforFreedom.us.

United Labor President Tim Vogler, committee member and annual supporter says of

the event, "Fishing for Freedom brings together warriors with volunteer boaters for a day of tournament bass fishing in a relaxed fun-filled celebration in the great outdoors." Tournament founder Leroy Shull believes, "A day on the water helps our returning warriors escape the hardships of their wounds and numerous combat deployments to begin the process of readjusting back to everyday life."

For more information about Fishing for Freedom, participation opportunities, lodging and directions, visit <http://fishingforfreedom.us/>.



Fishing for Freedom Schedule

Sunday, October 13

- Breakfast 5 a.m., Long Shoal Marina
- Launch 7 a.m.
- Weigh-in 2 p.m., followed by BBQ Lunch & Awards Ceremony

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CONGRATULATIONS PRIZE WINNERS:

- James Young
- Paula Love
- Laura Sachen
- Tara Gerstner
- Lauri Horne

ULCU 2013 Member Survey Results Revealed

Survey results reviewed will shape the way the credit union operates in the future, including consideration of new programs and services such as online bill-pay for checking account owners, secure mobile apps, a strengthened Web site, and enhancements to ULCU's checking and Visa credit card programs.

Continued development of financial education initiatives rated high amongst members wishing to build, improve and protect their credit; buy a home; and balance their household budget.

Members were most satisfied with ULCU's credit (lending) programs – secured

and unsecured loans ranking highest, followed by ULCU's Power Platinum Visa and share-secured loans.

Over 90 percent of ULCU members completing the survey were aware that their funds are safe and secure at the credit union, insured to at least \$250,000 by the National Credit Union Share Insurance Fund. Likewise, over 60 percent of respondents were aware that ULCU is the only financial institution endorsed by the Greater Kansas City AFL-CIO.

Missouri Credit Union Association Regional Vice President Ryan Dold facilitated ULCU's 2014 planning session Monday, September 23,

2013. In attendance were members of ULCU's board of directors, credit committee, supervisory committee and staff. Discussions surrounded the credit union's future in the mobile market, its dedication to financial education and growing membership, and conclusions from the member survey.

As such, United Labor Credit Union will continue to enhance member convenience and access to funds, and is researching methods to provide low- to no-cost remote access in numerous ways.

THANK YOU FOR YOUR PARTICIPATION & FEEDBACK!