

**DATES TO
REMEMBER**

We will be closed the
following days:
October 12
November 11 & 26
December 25



Starting

October 3, 2015

and every Saturday thereafter the Ephraim Office Lobby will be closed. **The Drive-up window will remain open from 9:00 a.m. until 12:00 p.m.**



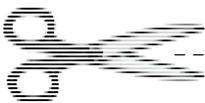
Congratulations Donald Watson and Emily Faux for Graduating Western Cuna Management School.

We are so proud of your hard work and accomplishments!

The Credit Union, staff and members are fortunate to gain from your knowledge and guidance.



FALL IN and take a break from your loan payment this Holiday Season! Limited time only
10/1/2015-12/31/2015



I WANT TO BE PAYMENT FREE!!

In October November December

Member Name: _____ Co Signer Name: _____

Account # _____ Loan # _____ Loan # _____ Loan # _____

Signature: _____ Co-Signer Signature: _____

\$25 Check Enclosed (Please make payable to UHCU)

Charge my Account # _____ Savings Checking

Credit Union Use Only
Valid 10/1/2015-12/31/2015

Loan Officer:
Date Processed:

**TERMS: Based on approval only. You must be a member in good standing and all payments must be current to qualify. The acceptance of a Skip-A-Payment promotion applies to consumer loans.
Real Estate loans are excluded.**

COMING SOON!

MOBILE BANKING

WHEREVER YOU GO

GO

WE'LL FOLLOW



You've
Got Us in
the Palm
of Your
Hand

EMV Cards



EMV is the current global standard for payment processing with credit and debit cards. It will soon become the standard in the United States as well. Currently, cardholder information is stored on a magnetic stripe on the back of the card. With EMV, that information, and more, is stored in a chip embedded in the front of the card. Due to the high amounts of fraud EMV technology has been implemented to try and mitigate the security issues magnetic-stipes can pose.

First introduced in France in 1992, chip-enabled cards have been the standard in Europe and Canada for years. The United States has been slower to adopt the technology. But that's all about to change. Most major card issuers are now transitioning cards and card readers to smart chip technology.

How They Work: Chip cards, also called EMV cards (named for the original developers of the chip technology: Europay, MasterCard and Visa), are cards embedded with a microchip that creates dynamic data unique to each transaction. This feature makes it more difficult to replicate payment information than others equipped with traditional magnetic stripe technology. Chip-enabled cards are inserted into a card reader, rather than swiped.

Frequently Asked Questions:

- **How do I use a Chip Card?**
At chip-enabled terminals, insert your card into the reader, follow the instructions and then remove the card when prompted. If the merchant doesn't have a chip reader, or if it isn't yet enabled, simply swipe your card as usual.
- **When will I receive a new EMV (Chip) card?**
The security of our members' financial information is a top priority for us. As cards expire, we will be replacing all credit and debit cards with chip cards.
- **Will my mag-stripe card stop working after October 1st?**
No, it will still work.
- **Am I still protected against unauthorized charges?**
Yes. If your card is ever lost, stolen or fraudulent used, you're protected by Visa's Zero Liability Policy.
- **Can I still swipe my card to pay?**
Yes. If a merchant is not yet chip-activated, simply swipe your card. Keep in mind, you may have to sign for your purchase.

The new card will look just like a traditional card, with the noticeable addition of a small microchip embedded along with the standard magnetic stripe. That way, you can use the same card even if a merchant hasn't yet upgraded their payment technology.

Telephone Directory

You may have noticed a change in our phone system.

Here are a few helps:

After the Greeting you will have the following options:

Press One to dial by NAME (Dial the first 3 letters) followed by One

Press Two to reach a LOAN OFFICER

Press 1-Moroni Office Loan Officer

Press 2-Ephraim Office Loan officer

Press 3-Gunnison Office Loan officer

Press 4- Mt Pleasant Office Loan Officer

Press Three- MORTGAGE OFFICE

Press Four- COLLECTION OFFICER

Press Five- MEMBERSERVICE REPRESENTATIVE

If you have any trouble just press Five and our Representatives will direct you to the appropriate person. We hope this hasn't cause any inconvenience. Thank you for your patience.

Going on Vacation? Be sure to inform us

It is best to inform us 3 to 5 days before you leave so we can notify FIS (the credit unions card issuer.)

We don't need to know where you are going we just need to know the dates you are going to be gone and a good phone number you can be reached at while you are gone.