

## To Our Members

UCCU is glad to have you as a member. We hope that you will use your credit union for all that it is worth. The more you use the services we offer, the more it benefits you and all our members.

Our staff is always here to assist you. If you have any questions about the services available, feel free to call or write us today. We look forward to a long term relationship that will be rewarding for all of us.

Sincerely,

*Richard Garcia*

*Richard Garcia*

*Chief Executive Officer*



## Additional Products

Payroll Deduction  
Direct Deposit  
Money Orders  
Notary Public Services  
Quarterly Statements  
Off-hours Answering Machine  
Green Path Credit Counseling  
On-Line Banking  
Telephone Automated System (TAP)

## Hours Of Operation & Contact Information

**Monday-Friday: 9:00 am to 4:30 pm**  
**Saturday: 9:00 am to 12:00 pm**  
**Saturday opening days may vary.**  
**Please, visit our website for**  
**Saturdays' alternate dates.**

**195 Norman Road, Newark, NJ 07106**  
**Tel: 973.375.9182 | Fax: 973.374.5362**  
**[www.uc-cu.org](http://www.uc-cu.org)**



**Credit Union  
Membership  
Offers You  
So Much More...**



**UCCU**  
United Cities Credit Union®

## What Is A Credit Union?

A Credit Union is a financial organization made up of people with a common bond, usually a place of employment, a social group, church or club. Unlike banks credit unions are owned by their members. Since credit unions are not-for-profit organizations, all excess earnings are returned to their members in the form of dividends, lower interest rates and additional products and services. A Board of Directors is elected from among our field of membership. In addition, an examining committee is elected to oversee lending, operations and compliance to the rules and regulations which govern credit unions.

## Membership Is Easy!

United Cities Credit Union was chartered in 1935 and was originally known as Newark Teacher's Credit Union, which became the Newark Board of Education Employees Credit Union (NBEECU). On January 1st, 2023, NBEECU was rebranded United Cities Credit Union (UCCU) following the State of New Jersey certification to offer financial services other municipalities.

If you work and/or reside in East Orange, Irvington, Maplewood, Newark, Orange or South Orange, you or a direct family member are eligible for membership.

To join, stop by UCCU, visit our website or call 973.375.9182

## Products & Services

### ACCOUNTS (SHARE/SAVINGS)

The perfect way to save for your future. An UCCU (savings) account may be opened with an initial deposit of \$50.00. A minimum balance of \$50.00 must be maintained in the account at all times. Call us for current rates.

#### Some features include:

- Deposit may be made via mail, in person or payroll
- Withdrawals may be made anytime in person, through audio response or debit card.
- Dividends will be paid quarterly and added to share account the first operating day after the end of each quarter.

### LOANS

UCCU has a variety of loans available to our members. These loans feature below average interest rates and a variety of repayment terms. Whatever your borrowing needs may be, always check with your credit union first.

#### We currently offer:

- Signature Loans
- New / Used Auto loans
- First Mortgage and Mortgage Programs
- Business Loans
- Debt Consolidation Debt
- Holiday/Vacation Loans
- Secured Savings Loans
- Student Loans

## We Are Here For You

### HOLIDAY / VACATION CLUBS

Save for the holidays or for the perfect dream vacation with UCCU's convenient Holiday-Vacation Club Accounts. You may make regular deposits to this account through payroll deduction.

Holiday Club Account balances are transferred to your share account in early October. Vacation Club Account balances may be withdrawn during July, August and September. Withdrawing the funds before the designated months, will result in forfeiting any interest gains in the account.

### CERTIFICATES OF DEPOSIT (CD's)

Certificates of deposit are available for 6,12 or 24 months. These high yield certificates are a good way to insure maximum return on your money. There is a penalty for early withdrawal. Call for current rates and details.

### INDIVIDUAL RETIREMENT ACCOUNT (IRA's)

An IRA (Individual Retirement Account) is a great way to prepare for you future. Check with the credit union for details on current IRA account information.

