



WELCOME TO UNITED CITIES CREDIT UNION, YOUR FULL SERVICE FINANCIAL INSTITUTION!

As I hope you all know by now, that the former Newark Board of Education Employees Credit Union is NOW United Cities Credit Union, a full-service financial institution, serving the residents and businesses that make up the entire City of Newark, Orange, East Orange, South Orange, Irvington, and Maplewood. We officially made the changeover on June 1st, the day we converted our core banking operating systems, and now we can provide our membership with a variety of products and services that we were not able to provide prior. We are excited about the future of your company, for example we are now able to offer business accounts, to support our local small to medium-sized businesses. We are now able to offer commercial mortgages, real estate loans, and business lines of credit. We have upgraded our online banking capabilities, and you are now able to sign up for bill payments right online. When transacting business at the branch, we will be able to send you a receipt of the transaction directly to your home email, for safe keeping and tracking of your transactions. In late July of 2023 we will be rolling out our United Cities Credit Union mobile application, you can download it right onto your cell phone and keep track of your banking needs at the tip of your fingers.

Whether you are purchasing your first home, or applying for a new car loan or refinancing that high interest rate car loan, United Cities Credit Union now has the capability of serving our members conveniently, from applying via your smartphone or right online, you don't have to come to in the branch, we are only a click away, apply online at www.unitedcitiescu.org and you will be directed to our residential mortgage professionals or our consumer lending department where your application for financing will get top priority. Once you are online and want to pay your bills via the web, we are now able to provide you with access to online wallet platforms, such as Google Pay and Apple Pay. Our members also have the capability of paying their bills directly with our new ONLINE BILL pay, just ask our member representatives how to get started, you never

have to worry if the person at the other end received your check? We have upgraded our phone banking, so you can get your balances, transfer between accounts, and see what checks have been processed, again right from the convenience of your home or business, twenty-four hours a day, seven days a week.

CEO's



corner

We have come a long way over the past few years, but there is much more to accomplish, we are in search of a new corporate office, we have outgrown our present location at 195 Norman Road. The credit union has been at Norman Road for many years, but the reality is as a full-service financial institution, our members deserve to have a location where they come and park conveniently, have access to an ATM 24-hours a day, along with a convenient branch where we can have a conversation with our members privately and provide financial guidance to our membership. We are also looking for a location where we will be able to provide community seminars on home ownership, financial counseling, or partner with some of our local nonprofits in providing space for health seminars, and legal aid services. We are progressing with the help of our community partners, like the Newark Board of Education our largest and biggest supporter, along with our tremendous partners as the City of Newark, CareWell Health, the Township of Irvington, our non-profit partners such as Programs for Parents, and many more non-profit organizations that are located within our new footprint of communities we now serve.

As I have stated on many occasions, CHANGE is difficult, CHANGE is challenging, CHANGE is constant, but one thing is for sure that United Cities Credit Union is evolving, changing, growing, all for the betterment of our members and the communities that we now serve. We will continue to find the best products and services that will have an impact on the lives of our members. But, one thing is for sure, we will never forget that we



are in the people business, we are here to impact our members' lives, to provide a path for financial freedom, financial education, to make financial services easy and accessible.

Finally, as many of you know the credit union was closed for our major core banking platform conversion on June 1st and June 2nd. We reopened as United Cities Credit Union on Saturday, June 3rd with many of our members coming in to transact business. I like to thank our membership for your patience as our team has worked very diligently over the past five months to bring you a new banking platform, that will enable our financial institution to compete with the big & small banks in providing top notch financial products. NONE of this would be possible without the dedication, perseverance, hard work, of a group of talented people that are here every day to serve you, our members. I just like to express my deepest gratitude to my team, which you

may know the faces, but you may not know the names if you have been here at our corporate office, so allow me to say THANK YOU to the team that made all this possible, Faith , Tricia , Mary, Rachel, Sara, Garfield, Shantel, and Natasha, THANK YOU for all your hard work, thank you for pushing ahead when at times it might have been easy just to push a task aside, thank you, for believing in our vision, thank you for believing in our mission, we have accomplished a milestone in the history of our organization and on behalf of our membership, a grateful Board of Directors and of course a very grateful Chief Executive Officer, THANK YOU!

Richard Garcia

Richard Garcia
Chief Executive Officer

