



# The Value of Belonging

UECU is proud to be the only credit union fully sponsored by Education Minnesota ESI and exclusively serving Minnesota educators and their family members.

Take advantage of the special offers we have for you below and learn more at [www.uecu.coop](http://www.uecu.coop).

Federally Insured by NCUA.

## Specials Exclusively for Education Minnesota Members!



**Receive \$50.00\*** when you present this coupon and open a new checking account with direct deposit!

\*Must present coupon at account opening. Offer valid through November 15, 2018, and direct deposit must occur by December 31, 2018 to qualify. Money will be deposited to the checking account within one month of the first direct deposit and will be reported on a 1099-MISC. Existing UECU checking accountholders are not eligible. \$5 savings account required for membership.



**Here's your EXTRA CREDIT!**

**BECOMING A MEMBER IS EASY!**  
Use this \$5 coupon to open your new account on us!\*

Visit [www.uecu.coop/join](http://www.uecu.coop/join) for our online application and switch kit to make moving all your accounts a breeze!

\*\$5 share will be credited upon account opening. Limited time offer until November 15, 2018. Credit will be reported on a 1099-MISC. Must present coupon to receive offer.



**NO PAYMENTS  
FOR 90 DAYS!\***  
WITH A NEW OR USED VEHICLE LOAN

Take advantage of UECU's great auto loan rates while taking a vacation from your first payment for up to **90 days!**\* You can even refinance a current auto loan you have elsewhere.

\*Offer valid until November 15, 2018. Subject to credit approval and qualified borrowers may defer payments up to 90 days after loan signing. Interest will accrue from date of loan until payments begin and could result in a negative amortization. Refinanced loans must be from another institution. Federally insured by NCUA.