

special offers
just for you

**St. Mary's Fitness Center
promotions**

we're different

we get U

what do we mean

We're one of the largest credit unions in the U.S., but we are locally driven. That means we understand our Members. We know it's not just about great rates on a loan or low fees. We have those things, but it's about being here when you need us and constantly improving for you. Come see the difference for yourself.

we're here for you

While banks make money for stockholders, we return revenue to Members in the form of better rates and lower fees.

we know you

You're our neighbor, our friend and we're passionate about making the home we share a better place to be.

we're connected

We're part of a CO-OP Network which means you can use shared ATMs and shared branches across the country.

we're safe and secure

Because we are regionally diverse, with locations in six states, United is strong. And you can rest easy knowing your money is federally insured to at least \$250,000.

we have you covered

We're here to support you through life's moments. Buying a new home, retiring, having a child, or going to college? You'll have questions and we can help. And for the smaller, day-to-day moments, you'll have the convenient, personal tools you need right when and where you want them.

uborrow

Whether you're buying a new home, looking to put your current home's equity to work or shopping for a new car, we've got what you need.



auto
save more with
our auto loans

Need a new ride? We can help! Love what you drive but not the payments? We can help there too. Make us your first stop before buying or refinancing a car.

You'll save money with our low rates and pay no processing fees.

90 days no pay¹
& up to \$100 cash back²



mortgage
the right loan for
your dream home

Finding the right mortgage is as important as finding the right home. We'll help you explore the options to make it happen.

Apply for a mortgage loan today and save with United.

receive \$350 off
your closing costs³



call
(775) 329-6673 x5962



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[UnitedFCU.com](https://www.UnitedFCU.com)



come visit any of our 10
Nevada locations near you.

Insured by NCUA. Equal Opportunity Lender. Equal Housing Lender. NMLS# 471962. Loan and payment terms are subject to credit approval. [1] Available to qualified borrowers for new auto installment loans closed 01/01/21-12/31/21; existing United loan refinances are ineligible. First payment due 90 days after loan closing. Finance charges accrue during the payment deferral period, beginning on the closing date. [2] Cash back provided in the form of a Visa Gift Card. A \$100 Visa Gift Card is available for loans with amounts financed of \$15,000 and above, a \$50 Visa Gift Card is available for loans with amounts financed of \$10,000-\$14,999, no Gift Card is available for loans with amounts financed below \$10,000. Card will be mailed within 30 days of loan closing. [3] Discount issued at closing and may not exceed out of pocket cash requirements at closing. This offer may not be combined with any other offers, discounts, or promotions. Offer expires 12/31/21. Must apply by expiration date. Discount not valid on home equity loans or lines of credit.

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FEDERAL CREDIT UNION

ubank

Everybody's got different goals. That's why no matter what you're looking for, we've got you covered with lots of options.



checking
accounts that give
back to you

When you sign up for direct deposit with United, not only will your money go right to your account every payday, we'll make a deposit too.¹

get \$100¹ when you open
a new checking account and
sign up for direct deposit



credit cards
pick the card that's
right for you

U First

The U First Visa® Credit Card features a low rate and no annual or balance transfer fees.²

U Rewards

Rack up the points with U Rewards! Earn 3x points on grocery, 2x points on gas and 1 point for each \$1 spent on all other purchases.³



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Insured by NCUA. Equal Opportunity Lender. [1] Offer limited to new checking accounts only; one per Member. Requires a minimum account opening deposit of \$50.00 and signing up for direct deposit into the account to earn the **one-time** bonus. Bonus deposited into new account within one business day of first direct deposit into the account. [2] Rates offered are determined by applicant's creditworthiness. [3] Certain restrictions, limitations and exclusions apply. Please refer to the CardPerks™ Terms and Conditions at [UnitedFCU.com/CardPerks](https://www.UnitedFCU.com/CardPerks) for further details.

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uperks

Save even more with benefits just for Members. It's our way of saying thank you for being part of United.



member assistance program
free financial counseling

Our counselors are here for you, no matter what life throws at you. They'll help you understand your credit score, set up a budget and more.



refer a friend
receive your \$50 Visa reward card¹

Spread the love and get a little extra! Tell your friends and family about us and get \$50 when they open and use a new United checking account.



30% member first year discount
Help prevent identity theft with LifeLock and United.



save up to \$15 on turbotax²

Get your taxes done right and save with TurboTax Federal products.



call
(775) 329-6673 x5962



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UnitedFCU.com



come visit any of our 10 Nevada locations near you.

Insured by NCUA. [1] Must be eligible for membership. Membership eligibility to be determined at time of account opening. Membership share account required; \$5 minimum opening balance. Rewards or Ultra Checking account required to earn Reward Card; \$50 minimum deposit required to open. One recurring payroll or government direct deposit of \$250 or more and 10 cleared signature (swipe and sign, Non-PIN) debit card transactions required to earn Reward Card. Cannot be combined with any other offer. Offer valid only for first checking account opened with United; current checking account holders are not eligible to earn Reward Cards as a Referee by opening or using a new checking account. Qualifying activities must post to your account by 6:00 PM on or before the 60th day from checking account opening. Must be 18 years or older. Account must be open and in good standing at the time of qualification to receive the Reward Card. Current United Members may earn Reward Cards as a referrer by registering their information and referring friends or family. Reward Cards mailed within 4 to 6 weeks of qualification. Members limited to \$500 in Total Reward Cards for this program per calendar year. Employees of United Federal Credit Union, volunteer officials, and their immediate families and household members are not eligible to receive Reward Cards. [2] See TurboTax product guarantees: <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> © 1997-2021 Intuit Inc. All rights reserved. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

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Nevada

locations

Bible Way Branch

1170 Bible Way
Reno, NV 89502

Carson City South Branch

935 Jacks Valley Rd.
Carson City, NV 89705

Northwest Branch

980 Ambassador Drive
Reno, NV 89523

South McCarran Instore Branch

Walmart #2189, 4855 Kietzke Lane
Reno, NV 89509

Sparks Branch

1430 E. Prater Way
Sparks, NV 89434

Carson City North Branch

1350 E. William St.
Carson City, NV 89701

Double R Branch

10705 Double R Blvd.
Reno, NV 89521

Reed High School Branch

1350 Baring Blvd.
Sparks, NV 89431

Spanish Springs Branch

2432 Wingfield Hills Rd.
Sparks, NV 89436

Summit Branch

13989 South Virginia St.
Reno, NV 89511

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