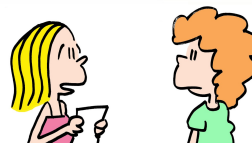




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# The Teller



April, 2019  
713-462-5552

**An Official Publication of UNITED SAVERS TRUST CREDIT UNION**

## Certificate of Deposit Rates as high as 2.20%



We've raised our certificate of deposit dividend rates. Call the credit union to learn more about putting your money to work for you.

You can also go online to [www.ustcu.com](http://www.ustcu.com) to view our CD rates, or you may request a printout the next time you're in the office, or we can mail you a printout.

## New Farm Equipment and Riding Lawn Mowers For 5.0% APR



Let this be the year you wake up to find that you've been awarded the ever coveted Yard of The Month sign.



### NEW & USED RV LOAN

RATE STARTING AS LOW AS 4% AND UP TO 120 MONTHS FINANCING

### NEW BOATS, MOTORS, JET SKIS & TRAILERS

AS LOW AS 4% AND UP TO 72 MONTHS FINANCING

### USED BOATS, MOTORS, JET SKIS & TRAILERS

AS LOW AS 5% AND UP TO 72 MONTHS FINANCING

### ATV, GOLF CARTS, DIRT BIKES W/TRAILER

START AS LOW AS 5%

### UTV'S, SCOOTERS W/TRAILER

AS LOW AS 4%

## 2nd Quarter Dividends Declared

All regular share accounts and club accounts earned .25% this quarter. Checking accounts and Money Market Checking accounts earned .20%



## 2019 Holiday Schedule

GOOD FRIDAY - FRIDAY, APRIL 19

MEMORIAL DAY - MONDAY, MAY 27

INDEPENDENCE DAY - THURSDAY, JULY 4

LABOR DAY - MONDAY, SEPTEMBER 2

VETERANS DAY - MONDAY, NOVEMBER 11

THANKSGIVING - THURSDAY, NOVEMBER 28

THANKSGIVING - FRIDAY, NOVEMBER 29

CHRISTMAS EVE - TUESDAY, DECEMBER 24

CHRISTMAS DAY - WEDNESDAY, DEC. 25

G.L. CLOSE - TUESDAY, DECEMBER 31

NEW YEARS - WEDNESDAY, JANUARY



## 2020 Jeep Gladiator

On April 4—that's 4/4, or four-by-four day—Jeep will open ordering on its website for the Gladiator Launch Edition.

If you're in the market for a new truck, one with a lot of towing capacity, I highly recommend that you consider this sweet ride. Talk about a show stopper! If you can't wait for the new 2020; the 2019 is just as sweet.

If you've put off owning a Wrangler or Gladiator, because you've heard they make for a bouncy ride on the highway, well I have great news for you; Jeep focused on this issue with their 2018 model. As a proud owner of a 2018 JL Sport, I can tell you that the Wrangler drives as smooth as any car I've driven. And, the reviews for the Gladiator say the same is true for the truck.

Gladiator reviews says it has a large towing capacity, so, hitch up your camper or trailer and head for the muddiest trails you can find.

The credit union would love to finance your next auto, regardless of make and model. However, if you get a Gladiator, you'll need to bring it by the credit union so I can test drive our investment, I'm sure you understand.

**Our Auto Loan rates start as low as 2.40%**  
(Rates based on your FICO score).

### Have You Moved?

Have you moved? Please let us know if you've recently moved, so we can update your mailing address. And, don't forget to change your address with Visa, if you own one of our VISA credit cards.



## VACATION Loans

**12 - 12 - 12%**

(For Members with good credit)

Borrow \$1,200 at 12% for 12 month.

**12 - 12 - 18%**

(For Members wit 5 or more years of employment that dont have good credit)

Borrow \$1200 for 12 months at 18%

**\$500 - 18% - 21%**

(For Members with a FICO score of 599 or less)

Borrow \$500 at 21% for 6 months

Maximum credit limits apply. Call for more details.

## Used Automobiles

Used cars can bring a level of poshness and performance within the reach of many who couldn't otherwise afford it. But, that won't mean much if the car you choose is always in the shop. To help you find a model that's built to last, consult Consumer Report's list of the most- and least-reliable used vehicles from the past decade, based on the data from the hundreds of thousands of responses to CR's exclusive Auto Survey. FYI, the 2018 Jeep Wrangler JL, nor the Gladiator, is on the least reliable list; I'm just saying. 🙄

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*Paper Chatter*

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E-Statements Now!**

Enroll online at [USTCU.COM](https://ustcu.com) to view your statements, as well as: view all of your accounts, access Bill Pay, transfer funds, and much more.