

Front Row left to right: Melanie Behrens, Jerri Johnston, Asst. Mgr. Hannibal Facility  
Back row left to right: Shelby Foubester, Kayla Job, Mark Dietrich, President; Pam Block

Palmyra Chamber of Commerce

# Chamber News

Your Daily Dose is Served...

FEATURED BUSINESS OF THE MONTH

## UNITED COMMUNITY CREDIT UNION COMMUNITY MINDED, JUST LIKE YOU

United Community Credit Union was established under the name Gardner Denver Employees Credit Union on June 19, 1941 specifically for the purpose of serving Gardner Denver Employees. The Credit Union was located within the Quincy plant established, as most credit unions are, for a select employee group.

In the early 80's a major downturn in the petroleum business had a significant impact upon the Gardner Denver Company so the credit union was expanded to include family members of Gardner Denver employees. An off-site location for family members to transact their credit union business was opened in 1985 in Quincy, Illinois. That same year the Board elected to allow four additional select employee groups to join the Gardner Denver Employees Credit Union.

In 1987 the Credit Union underwent a name change to reflect the diversified employee membership base; it became United Industries Credit Union. Additional select employee groups soon joined. There were now so many members, that on Friday evenings there was a line outside the branch office to transact business. In 1990, a new facility was built at 1001 Vermont in Quincy. This location serves as the home office today.

Membership continued to grow and with the addition of other employee groups in Illinois and Missouri, including Hannibal Regional Hospital's employees, a branch was opened in Hannibal, Missouri in 1997. The new facility at 109 Lindsey Road opened in 2002 to offer more convenient service to Hannibal members.

That same year, the charter was amended so that all individuals living and working in Adams, Brown, Hancock, Pike, or Schuyler counties in Illinois and Lewis, Marion, and Ralls counties in Missouri became eligible to join. United Industries Credit Union became United Community Credit Union.

What is a credit union and how is it different than a bank? A credit union is a not-for-profit financial institution. It is member-owned and controlled through a board of directors elected by its membership. The board serves on a volunteer basis. Most financial institutions are owned by stockholders who own a part of the institution and intend on making money from their investment.

"Credit unions were originally founded as thrift organizations," summarized President Mark Dietrich. "They don't pay profits to share-holders." That enables credit unions, like United Community Credit Union, to return any profits made back to its members in the form of higher dividends, lower loan rates and better services with fewer fees.

United Community Credit Union wants to give its members the opportunity to effectively manage their money. A unique example of this principle in action was a program held last Spring, Catch The Save Wave. During National Credit Union Youth Week, young savers got tips on healthy saving habits.

How is a credit union like a bank? There are ways in which a credit union is like a bank. The financial services offered at United Community Credit Union include savings and checking accounts, debit cards, direct deposit, online bill pay, mobile banking and loans.

At United Community Credit Union, checking is free and requires no minimum balance. President Dietrich is proud of the institution's long-standing reputation for providing its members with an economical source of confidential credit at a reasonable rate. "We are flexible and do everything we can as a lender," Dietrich shared.

United Community Credit Union is also like a bank in that all deposits are insured. Savings accounts are insured up to \$250,000 by the NCUA, the National Credit Union Administration, an agency of the federal government. IRA funds are separately insured up to \$250,000.

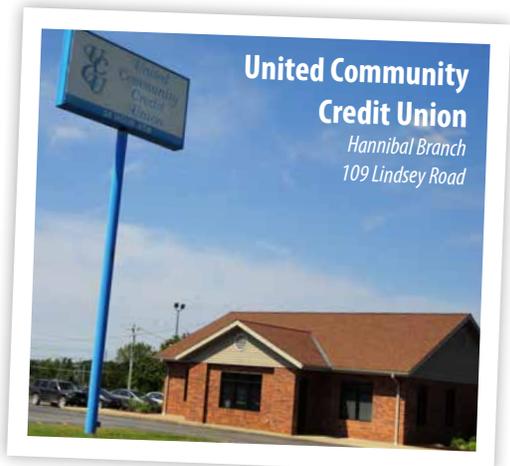
Member and community outreach is an important component of United

Community Credit Union's identity. In 2013, the organization awarded two \$1000 scholarships to college bound members. Contributions were made to the St. Jude's Children's Hospital. Employees were involved in a variety of community activities such as manning kettles for the Salvation Army at Christmas, walking in the Marion County Health Department's Buddy Walk, collecting food for the food pantries in Quincy and Hannibal, and teaching classes at St. John's Lutheran School for Junior Achievement.

United Community Credit Union has three locations: 1001 Vermont and 3633 Maine St in Quincy, Illinois and 109 Lindsey Road (next to Fiddlesticks) in Hannibal, Missouri. At the Hannibal branch, Palmyra residents will be greeted by a familiar face; Jerri Johnston has been the Assistant Branch Manager the past three years. There are also ATM machines in the QU and Gardner Denver Cafeterias, the Coach House Restaurant, Harris Corporation, the Hannibal Clinic, and Abel's Quick Shop in Hannibal and Palmyra.

You can join and enjoy the services of United Community Credit Union if you live or work in Adams, Brown, Hancock, Pike, or Schuyler counties in Illinois and Lewis, Marion, and Ralls counties in Missouri. Any employee who works at one of the select employee groups is also able to belong; eligible employee groups are listed under Membership Information on the website. Membership stands at 7700 strong. Today, one in every three Americans is a credit union member. You can be, too!

**United Community Credit Union**  
109 Lindsey Road, Hannibal, MO 63401  
Phone: 573-221-1245 • [www.myuccu.com](http://www.myuccu.com)



# Chamber Briefs...

PALMYRA CHAMBER OF COMMERCE  
MONTHLY MEETING  
TUESDAY, JULY 8, 2014

The Palmyra Chamber of Commerce held its monthly meeting at the VFW Hall Tuesday, July 8. President Michelle Merkel extended a warm welcome to members and guests. She shared that the Chamber had received several positive comments about the Chamber-sponsored fireworks at Flower City Park on July 5. The Marion County Fair opens July 26th with the parade and runs through August 2.

The Monroe City Chamber of Commerce is sponsoring the Tri-City (Monroe City, Hannibal & Palmyra) Steak Fry, Thursday, August 7, at Mosswood Golf Course in Monroe City. Social begins at 5:30 p.m. and the meal begins at 6:30 p.m. See Michelle Merkel at HomeBank for tickets which can be purchased for \$20 each. Unlimited rounds of golf with a cart can also be enjoyed for only \$20 per person. For more information contact Sheila Kendrick at 573-735-4513.

Twelve of the fourteen political candidates on the August 5 Marion County Primary Ballot joined Chamber members and guests for lunch. All introduced themselves and made a brief statement. Neither candidate for Presiding County Commissioner was able to attend.

Valerie Dornberger, County Clerk, is running unopposed. She shared information about the Missouri Secretary of State's website through which active duty service members can register, request and receive absentee ballots, and learn about upcoming elections. Military personnel as well as Missourians who are overseas at the time of an election, for reasons such as the Peace Corps, also can access the website to vote. It is now available for voting in the August 5th Primary Election. The web address is [www.momilitaryvote.com](http://www.momilitaryvote.com).

Four candidates are vying for the position of Collector of Revenue. Carrie (Thornton) Dryden graduated from Palmyra High School in 1995 and currently works in the County Clerk's office. Residents having the ability to make online payments is an important advance Carrie would like to see in the Collector's office. Linda Begley has been the Deputy Collector of Revenue for the past fifteen years and feels she is well-prepared to move into the title role. Mike Pagitt learned the importance of public service from his grandfather who got one of the jobs created by FDR after the Great Depression; Mike's degree is in Public Administration from Truman University. Harry Graves, the only Republican candidate for Collector of Revenue, serves on the Northeast Missouri Conservative Republican Committee. He recently retired after twenty-seven years as Purchasing Manager for Enduro Industries, a local manufacturing company, and has experience working with vendors, customer and coworkers.

Joelle Fohey has served as Marion County Treasurer since 2010. Mrs. Fohey is running unopposed and would appreciate your vote.

There are two Democratic candidates on the ballot for Recorder of Deeds. Karla (Susie) Gosney has twenty-four years teaching experience, ran her own photography studio, led young adult corn detasseling crews and is always up for a challenge - including the ones of this office. Harla Friesz has owned and operated Mark Twain Title Company the past twenty-one years and is familiar with the indexing process used by the county. Mrs. Friesz would like to be a part of upgrading the Recorder's Office as new technology becomes available and as budget allows; she would also like to work with the state to make searching records for genealogy research more user friendly.

Serving as Prosecuting Attorney since his appointment this past January is David Clayton, running unopposed. He is serious about improving the safety and security of our community by focusing on the drug dealers and serious offenders. Mr. Clayton also wants to insure that crimes are charged properly.

Valerie Munzlinger is running unopposed for her third term as Circuit Clerk for Division I. She has twenty years' experience in the Circuit Clerk's office in Hannibal which handles all court filings, court hearings and proceedings for civil, criminal and probate matters in Round Grove, Union, Warren, Fabius, Liberty and South River Townships in Marion County.

Carolyn Conners is the Circuit Clerk for Division II and handles all court filings, court hearing and proceedings for civil, criminal and probate matters in the Miller and Mason Townships in Marion County. She has been in the office since 1979 and is running unopposed on the Democratic ticket.

Judge John Jackson serves Marion County as the Associate Circuit Judge. He was appointed in 1996 and has been elected by the voters each time he has run for the office since. Judge Jackson also covers the Probate Division. He is running unopposed.

## upcoming events CALENDAR

July 26-August 2

Marion County Fair

Fair Schedule at [www.showmepalmyra.com](http://www.showmepalmyra.com)

Tuesday, August 5

Primary Election Day (Marion County)

Your vote counts!

Thursday, August 7

Tri-City Chamber Steak Fry

(Monroe City, Palmyra & Hannibal)  
Mosswood Golf Course, Monroe City. Social - 5:30 p.m.  
Meal - 6:30 p.m. See Michelle Merkel at HomeBank for  
tickets; \$20 per person. Unlimited rounds of golf with a  
cart can also be enjoyed for only \$20 per person; for more  
information contact Sheila Kendrick at 573-735-4513.

Monday, October 20

Taste of Palmyra

UPCOMING MEETING DATES & PROGRAMS

YOUR NEXT CHAMBER MEETING IS NOON

Tues., August 12, 2014 • VFW Hall

Guest Speaker:

*Denise Drebes, Northeast Missouri and West-Central  
Illinois Junior Achievement District Manager, will be our  
guest speaker. Junior Achievement provides free programs  
to schools that teach financial literacy, entrepreneurship,  
and work-place readiness. Students not only learn the  
skills taught by Junior Achievement volunteers but also  
establish relationships with these community individuals.*

Farmer's Market - Every Wednesday  
11am - 6pm behind the Country  
Butcher Shop Pavilion

Chamber Email Address:  
[palmyrachamber@gmail.com](mailto:palmyrachamber@gmail.com)



Candidates speaking at the July 8 Palmyra Chamber of Commerce meeting were (from left) Mike Pagitt, Judge John Jackson, Joelle Fohey, Valerie Munzlinger, Linda Begley, Carolyn Conners, David Clayton, Harla Friesz, Valerie Dornberger, Karla (Susie) Gosney, Harry Graves and Carrie (Thornton) Dryden.