



Where We Put U First!

Member News

January 2023

START MEETING YOUR GOALS



WITH A BALANCE TRANSFER LOAN!

At United Financial – we Put U First and want to help you save money on your monthly bill payments. Take advantage of our Balance Transfer loan and combine those high-rate credit cards into one low-rate monthly payment. Come to United Financial Credit Union and let us help you:

- Take advantage of a low, competitive rate
- Combine high-rate credit card balances into one simple payment
- Streamline your monthly credit card payments
- And much more!

Credit card debt doesn't have to be complicated. Stop by the Credit Union to see how we can help you hit reset on your finances with a balance transfer today.

JUST TAP AND GO!

If you have the Contactless payment icon on your United Financial debit card, you can simply tap your card anywhere you see the Contactless logo for a faster, more secure checkout experience!

Here's how it works:

- **Find the symbol** – if your debt card features the Contactless symbol on the front, you're good to go.
- **Tap your card** – Simply tap your card during checkout wherever you see the Contactless symbol at the payment reader.
- **You're all set** – There's no inserting your card or waiting. Your purchase is good to go in seconds.

In addition to contactless payment, your United Financial debit card can be added to your digital wallet. Simply open your digit wallet app and follow the steps for adding a card.

If you have any questions about your credit union debit card, give us a call at 989.777.3620, and we'll be happy to assist you.



2023 Annual Meeting

MONDAY, MARCH 6

5:30 PM - Meeting

6:00 PM - Refreshments

United Financial
Administration Office

4685 State Street, Saginaw

We hope you will make plans to join us for our 2023 Annual Meeting. Registration is required.

Please register by emailing marketing@unitedfinancialcu.org or call 989.777.3620.

UFirst Financial SEMINARS

Business Lunch & Learn Seminar
Thursday, February 23 | 12:00 PM
4685 State Street, Saginaw

If you are interested in attending, please
RSVP to marketing@unitedfinancialcu.org
or call 989-777-3620



FOR ALL
KIDS FROM
BIRTH TO
AGE 12!

LEARN MONEY, EARN MONEY!

We're committed to helping you learn about finances, and to helping you make the best decisions for your financial success. That's why we are happy to share Zogo with you! Zogo is a fun interactive mobile app to learn and increase your knowledge of financial literacy. The best part is you earn rewards, like \$5, \$10, and \$15 gift cards from your favorite brands the more you play.

Here's how it works:

1. Download Zogo from you mobile device's app store
2. Open the app and tap "Get Started"
3. Use the access code "UFCU"
4. Follow the instructions and start learning!

Visit your app store to download the Zogo app and start getting in on the fun today.



SNOWMAN SHOWOFF

It's time for the United Financial Snowman Showdown Contest!! All kids and teens are invited to show off their snowman masterpiece for the chance to win a snowtastic prize package. Simply build and decorate your snowman, take a picture of it, and email the picture to us at marketing@unitedfinancialcu.org any time between now and March 31st.



FINANCIAL BEGINNINGS

TEEN ACCOUNT AGES 13-17



2023 Scholarship Opportunities

Between the costs of tuition, textbooks, supplies, housing, and transportation, we know the thought of paying for college can be overwhelming. But we also understand the value of furthering your education. That's why we're pleased to offer our graduating high school seniors the opportunity to apply for one of our four college scholarship awards to help with those expenses.

We will be awarding four (4) \$500 Scholarship Awards!

Scholarship applications can be found on our website at www.unitedfinancialcu.org/scholarships. The deadline to submit applications is March 31, 2023.

GENERATION Z

Hey Gen Z, What'll It Be?

We know you're nothing like your parents! And that means your credit union accounts shouldn't look like your parents' either. That's why we've designed our Financial Beginnings products and services to look a little more like you.

Check out what we've got for you:

- **Savings Account** - Membership begins with a \$25 deposit.
- **Checking Account** - No membership fee & unlimited check writing.
- **MasterCard Debit Card** - Works like a check & comes right out of your checking account.
- **Auto Loan** - Get a low cost loan for your first car.
- **Virtual Branch & 24-Hour Telephone Teller** - Convenient 24 hour access to your accounts.
- **Mobile Banking** - Manage your accounts from your device, anywhere at any time.

OPEN A CHECKING ACCOUNT AT THE CREDIT UNION!

Show this ad and receive a \$10 gift card!



A Financial Beginnings account is for teens 13-17 years old.

FUNDRAISERS

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Current Collection

Paws & Claws



United Financial will be collecting clean towels/blankets, leashes, collars, bowls, food and treats, litter, litter boxes, litter scoops, toys, flea and tick medications, storage bins, pet beds, shampoos, anxiety vests, 4Health Cat and Dog Food, and any monetary donations, which will be donated to Amazing Grace Animal Rescue in Saginaw County and the Humane Society of Bay County. We hope you will join us in our efforts by dropping donations off at any of our branch locations **January 15 through February 15.**



Coats for Kids

We would like to thank our generous members, staff, and community for the support we received for our Coats for Kids Drive. We were able to collect over 100 gently used and new coats, snow pants, hats, gloves, boots, and other winter gear for the community. All items collected were given to the local Salvation Army in Saginaw and Bay County, where they distributed everything to needy children in the area to help keep them warm this winter.

Thank You



Alzheimer's Fundraiser

Thank you to everyone who donated to our Alzheimer's Fundraiser! We raised \$665 that will go towards the fight to end Alzheimer's.



Community Corner

United Financial is dedicated to improving the lives of our members and those in our community.

CU Kind Day

On October 10, 2022, our team came together for staff training. We ended the day with a fun teambuilding project and built stuffed animal bears and lions, which were donated to the Tittabawassee Township Police Department to comfort children who are facing traumatic situations and to Covenant Kids at Covenant Healthcare to give to children who need surgery to help distract their fears and comfort them.



HOLIDAY DINNER GIVEAWAY

United Financial Credit Union is committed to giving back to the community and was thrilled to be able to surprise 14 families with a full holiday meal. Each of their seven branch locations will be surprising two local families with a full holiday meal, included Michigan Brand Ham, Napolitano Bread, potatoes, stuffing, gravy, vegetables, salad, fresh pie, a holiday plant and more.

United Financial is grateful for the opportunity to give back to the community and wanted to brighten up the days for some of their members, that could use a little extra holiday cheer this year. The holidays are sometimes hard for those that may have recently experienced a loss or other hardship in their family.

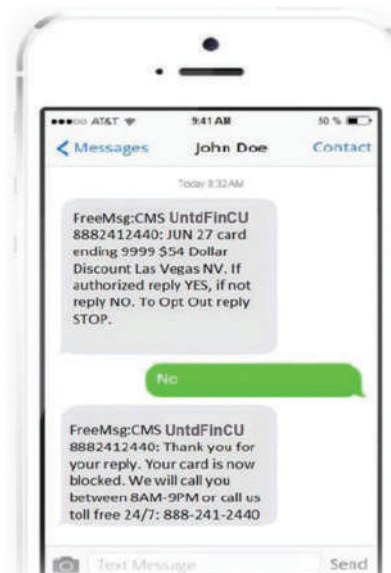
United Financial Credit Union was formed on the principle of cooperation. We believe we're stronger when we work together for the good of all. That's why our mission goes beyond financial services and goes beyond our doors, we're committed to giving back to the community; by spreading kindness, supporting our members and our local neighborhoods.



DEBT CARD FRAUD PROTECTION

Your United Financial Debit Card comes with some added fraud protection. If there is activity that appears to be fraudulent, you will receive a text message from the number **32874** that will ask you to confirm or deny these charges.

These messages will **not** ask you for your Card PIN, expiration date, your account number or any other personal information. Also, these legitimate texts will never request you to do a two-step authentication. If you receive a text message asking for any other or additional information **DO NOT RESPOND**.



*Sample of legitimate United Financial CU Debit Card Fraud Text.

Banzai!

FINANCIAL WELLNESS

We want to help improve your financial health.

Banzai Financial Education

United Financial is committed to helping members improve and maintain financial health, which is why we've teamed up with Banzai to bring members Banzai Direct. A financial literacy program used by millions of teachers and students around the country, Banzai Direct provides a fun and safe way for your whole family to experience real-world finances and financial literacy from the comfort of your home.

By enrolling in Banzai Direct, members gain FREE access to:

- 3 different courses, including Banzai Junior (ages 8-12), Banzai Teen (ages 13-18), and Banzai Plus (for adults)
- Interactive calculators
- Financial education articles featuring a variety of topics

Plus, when you enroll in Banzai Direct and complete your first course, you'll **receive a certificate for a \$25 deposit into your United Financial account!** Getting started is fun, and easy. Visit www.unitedfinancialcu.org/banzai-financial-education to learn more today.

**READY FOR
YOUR
CHECKING TO
REWARD YOU!**



5.00% ^{APY} **CASH REWARD
CHECKING**

Cash Rewards Checking can provide you an above market rate on a monthly average daily balance up to \$10,000 in your checking account, plus reimburse you for ATM withdrawal surcharges^o you may receive from other locations.

Here is how it works!

- Contact the Credit Union to select the Cash Reward Checking Account
- Make sure you meet the monthly requirements
- You will receive your Reward at the end of the month!

Rate subject to change – contact Credit Union for current rate.

Get started today!

MERCHANT PROCESSING

The Power to Do it Your Way

United Financial's merchant processing services offer seamless payment solutions, so you can spend time on what matters most – growing your business. We've teamed up with Global Payments to provide you with every solution, tool and support you need to keep your business running exactly how you want.

Features and Benefits Include:

- Accept all major payment types including debt, credit, and chip cards along with mobile wallets
- Get paid even faster
- Run your business better with Vital – the seriously smart point of sale
- Rely on customized pricing to fit your business needs
- Help protect your business with fraud prevention and data security tools
- Capture and gain visibility to you customer data to better manage your business
- Get service on your schedule – 24/7 customer support

Plus, enroll in United Financial Merchant Processing today, and we'll waive your Business Checking fee!

For more information on payment processing services, contact the Credit Union today at 989.777.3620 for a free quote.

CERTIFICATE EARLY WITHDRAWAL PENALTY CHANGE: Effective March 1, 2023

The penalty change applies to all current Certificate of Deposits at United Financial CU. The amount of the early withdrawal penalty depends on the term of the certificate.

<i>Certificate Term</i>	<i>Penalty in Days</i>
6 – 11 months	91 days in interest
12 – 23 months	182 days in interest
24 – 47 months	273 days in interest
48 months or longer	365 days in interest



**SAVE MONEY.
ACE TAX SEASON.**
Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

LOAN RATES

As of January 1, 2023

Loan Type	APR*
Auto Loans	As Low As 5.75%
Classic Car Loan	8.75%
Recreational Vehicle	6.00%
• Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	
Personal/Signature	9.00%
Quick Cash	14.90%
First Mortgages	Call for Rates
• Fixed & Balloon available	
Rural Development, FHA & VA	Call for Current Rate
Second Mortgages	5.875%
Home Equity Line-of-Credit	6.75%**
Vacant Land	6.125%

For more details and rates visit
www.unitedfinancialcu.org

*APR = Annual Percentage Rate. Rates and terms subject to change without notice.
**Variable rate. Maximum APR of 14.00%.

SCOREBOARD

4th Quarter as of November 30, 2022

Assets	\$318,617,625.57
Loans	\$190,673,727.50
Members	22,805
Checking Accounts.....	12,387

MISSION STATEMENT

Through innovative, friendly, and quality service, United Financial Credit Union will provide long-term financial stability to our credit union, our members and their families!

MAILING ADDRESS

PO Box 6430
Saginaw, MI 48608-6430

Telephone

989.777.3620 • 800.772.8728

www.unitedfinancialcu.org
info@unitedfinancialcu.org

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Saginaw, MI 48608

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Walleye Festival Race

United Financial Credit Union is proud to present the 14th Annual Freeland Walleye Race on April 30th. Join several hundred participants in running or walking the USATF sanctioned 10k and 5k. We will be racing on a Sunday morning starting at the Freeland Sportszone. Visit www.unitedfinancialcu.org/walleye-festival-race/ for more details.



Member Appreciation Day

March 17, 2023

Stop by any of our branches for a special treat!

**NEW STATE STREET
SATURDAY LOBBY HOURS**
will be 9:00AM – 12:30PM
starting January 7th.



**TICKETS FOR SALE
\$13.00 EACH**

Vouchers are valid for any home game. Purchase at any of our branches.

HOLIDAY CLOSINGS

Presidents' Day
Monday, February 20