

Member News

April 2023

HAVE YOUR EYE ON A NEW RIDE?

We can get You on the Road in a New Vehicle.

Let United Financial help you finance your new car, enjoy low rates and **90 days no payment** on your new ride! Shop for your new vehicle right from your couch! Shop local dealerships, save and compare cars, receive a Free Carfax report and receive an auto insurance quote. Our friendly staff helps to make the application process fast. From new or used car purchases to refinancing and lease buyouts, contact us today!



NATIONAL CREDIT UNION YOUTH MONTH

Want to empower your kids to achieve their dreams? National Credit Union Youth Month in April is a great time to start! This year's theme for National Credit Union Youth Month is "Unleash the Power of Saving at Your Credit Union" and is designed to help kids and teens understand the importance of saving and developing good financial habits. It's a great time to bring your child by the credit union to see how United Financial Credit Union can help them find and unleash their own power of saving. Join us throughout the month of April as we celebrate with our young members.

All new Youth and Teen accounts in April will receive a special gift and will be entered to win a \$50 gift card.

UNLEASH



**the Power of Saving
at Your Credit Union™**

Youth Week April 17th - 21st

Stop in and celebrate Youth Week with us! Free coin counting*, treats and double punch card punches. *Coin must be deposited into youth or teen's account.

Now is the Time to Open an Account for your Youth or Teen!

If your child or teen doesn't have a United Financial account of their own yet, now is the perfect time to come have them open one! Together, we can help them take the first step on the road to financial success. Opening a Youth or Teen Account is easy.



HOP Housing Opportunity Made Easier

The housing market may be going a little crazy, but there's hope on the horizon for first-time homebuyers with the Federal Home Loan Bank Ownership Opportunities Program (HOP) at United Financial Credit Union.

HOP Highlights:

- Designed for first-time homebuyers
- Down payment assistance up to \$10,000
- Buyer must contribute \$1,000 of their own funds toward the purchase
- Buyer must complete a counseling/education program prior to loan closing
- Buyer must demonstrate at least 1 full year of employment

Visit www.unitedfinancialcu.org/first-time-homebuyer/ for more information regarding our Home Ownership Programs, or stop by the Credit Union and we'll be happy to assist you in person.

**The HOP Program is currently available and ends April 28, 2023. Maximum amount per household of \$10,000. Funds are reserved on a first-come, first-served basis. Member must meet certain criteria for the program to be eligible.*

Read-A-Saurus Club

We are excited to kick off our Read-A-Saurus Program. We know reading is important, that's why we want to make it more fun and reward your young readers. United Financial Kids can read books each month, earn a monthly prize, and be entered to our quarterly gift card drawing. Youth members may turn in one completed book log per month. Each monthly log will earn an entry into our quarterly gift card drawing. Download the log from our website www.unitedfinancialcu.org/reading/ or visit a branch to pick up a book log.



Get More GREEN for Spring Projects

Whatever spring may bring your way, we've got a loan to help you tackle those projects one by one or all at once. Choose between a Home Equity Loan for financing with a fixed amount and a fixed rate or a Home Equity Line of Credit for more flexible drawing power. Each loan is designed to help you tap into your home's equity for simple, affordable cash flow.

**Landscaping | Home Additions | Patio Remodel
Outdoor Kitchen | Swimming Pool**

Learn more at www.unitedfinancialcu.org/heloc/ for current rates and loan information.



United Financial wants to recognize our Hometown Heroes! If you are a veteran, active military, of first responder, please let our staff know and enjoy these special account perks as our way of saying thank you for your service and dedication to your communities.



Hometown Hero CD Specials*

6-month or 18-month CD

Enjoy 0.25% bump on current rate

Hometown Hero Loan Specials*

Enjoy 0.25% rate discount on your new Consumer Loan

Receive up to \$500 OFF Closing Costs on your New Mortgage

Hometown Hero Debit Card

Pick from one of our custom debit card designs

If you know someone who you feel is a Hometown Hero, please submit a nomination by visiting www.unitedfinancialcu.org/hometown-hero. United Financial Credit Union will select one hero each month to celebrate.

*Some restrictions may apply. See Credit Union for details.

Protect your cards with real-time control.

Unprecedented, real-time control over your debit cards through your smartphone or tablet.

CardNav adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place. You can even use CardNav to set personal spending limits that help you stay within your budget goals.

- Card Control
- Card Location Control
- Merchant Selection
- Real-Time Alerts

Visit www.unitedfinancialcu.org/cardnav to learn more.



Online Business Services

Access your business accounts online, anytime with these great services:

- **Virtual Branch Online Banking**
FREE computer access 24/7
- **Mobile Banking**
Mobile device access from our App
- **Business Net Pay**
Manage bill payments, employee deposits, taxes and more
- **E-Statements**
View your monthly statements electronically at your convenience
- **E-Mail Alerts**
Get account notifications delivered to your inbox.

BUSINESS Informer

Your Business Is Our Business

Merchant Processing Services

United Financial has partnered with a leader in payment processing solutions, to offer you easy and affordable payment processing solutions to meet today's consumer demands.

SERVICES:

- All major credit card types accepted – Visa®, Mastercard®, Discover® and American Express®.
- Innovative payment options for credit, debit, electronic check acceptance and more.
- Choose from a variety of credit card processing technology including wireless, mobile, Internet and PC.
- Competitive pricing; live, local service provider to assist Customers and Staff alike.
- Business Track – online tool for tracking, analyzing, and monitoring your payment processing information.
- Security – PCI Rapid Comply TransArmor – payment card security solution that removes sensitive payment card data from the merchant environment to reduce the threat and liability associated with a data breach.

For more information on payment processing services, contact the credit union: **989-777-3620**.

Community Corner

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

Paws & Claws Wrap-Up

Thank you to everyone who donated to our Paws and Claws Animal Rescue Drive. Thanks to you we raised \$560 and were able to donate many items to the shelter.



Sleep in Heavenly Peace Fundraiser

All children deserve a safe, comfortable place to lay their heads. Across the U.S., too many boys and girls go without a bed—or even a pillow—to sleep on. These children end up sleeping on couches, blankets, and even floors. This can affect their happiness and health. Sleep in Heavenly Peace is a group of volunteers dedicated to building, assembling, and delivering top-notch bunk beds to children and families in need. We invite you to join us in our efforts to support Sleep in Heavenly Peace May 1 through May 31. Donations can be dropped off at any United Financial location.



Items Needed: Pillows, sheet sets, comforters, mattresses, waterproof mattress covers, blankets, monetary donations

UPCOMING EVENTS

Social Security Seminar

April 20, 2023

United Financial Walleye Race

April 30, 2023

Intro to Investing for Young Adults

May 18, 2023

Club 64 Loons Game

June 13, 2023

Contact us or visit our website for more details on our upcoming events.

Summer Member Appreciation Days

We are looking forward to showing members our appreciation all summer long with complimentary Woody's Hot Dogs on site for our Summer Member Appreciation Days. Stay tuned for branch locations, dates, and more information.

HOLIDAY CLOSINGS

Memorial Day

Monday, May 29

Independence Day

Tuesday, July 4

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