

# Member News

July 2023



## SUMMER EXPRESS LOAN

\$1,000 or \$1,500\*

NO CREDIT CHECK • 12 MONTH TERM

## NEED MONEY FOR SUMMER? WE CAN HELP!

We have the cure for Summertime Blues with our Summer Express loan! From summer fun to summer savings, United Financial has everything you need to play big and save big all summer long! Whether you are planning a summer vacation, consolidating bills, or starting that remodel project, our No Credit Check Loan may fit your needs. We can help you with the money you need, so you can enjoy your summer. Get your No Credit Check Loan today! Contact the Credit Union for more details.

\* \$1,000 less than \$95 a month, \$1,500 less than \$141 a month. Non-refundable \$40 application fee applies. Payment example is based on Annual Percentage Rate of 18%. Must have a minimum of \$1,000 monthly direct deposit into a United Financial account, 90 days verifiable income and must be current on all United Financial accounts and loans. Minimum direct deposit of \$1,000 for a \$1,500 request.

## CONGRATULATIONS, 2023 GRADUATES!

Congratulations, graduates! Whether you have plans to attend college in the fall, start a new job, or move out on your own, United Financial is here to support you in whatever your future holds.

- Low-Rate Loans** – Auto loans, student loans, credit cards, and more!
- Free Checking** – No minimum balance requirements, no monthly service fee
- Free Online Banking & Mobile Banking** – 24/7 access to your credit union accounts from your computer or your smartphone.
- Free Financial Planning** – Expert financial advice to help you reach your financial goals.
- Free Grad Pack and More!** Stop by any of our branches to get your FREE Grad Pack!

Stop by or give us a call to see what we can do for you today.

## FIRST TIME AUTO LOAN

United Financial Credit Union is pleased to announce simple and affordable auto loans for first-time buyers.

**Special Rate for First-Time Buyer** - First-Time Auto Buyers receive a flat rate of 8.99% APR\*

**No Co-Signer Required** - For qualified applicants

**Good Grade Discount** - Get an additional 1% discount on your interest rate when you show us your report card with a cumulative of 3.50 or higher

**REGISTER TODAY!**



TUESDAY, AUGUST 22  
SAGINAW VALLEY PUBLIC GOLF COURSE

UNITED FINANCIAL  
CREDIT UNION  
GOLF OUTING



United Financial Credit Union is committed to providing long-term financial stability to our credit union, our members and their families! We invite you to join us and have fun while helping others! All proceeds from the outing go to benefit the UFirst Foundation, a 501c3; which will support community outreach and scholarship programs.



### REGISTER YOUR TEAM!

Tuesday, August 22, 2023 | Saginaw Valley Public Golf Course

**Registration Deadline:** July 31, 2023 or when teams are filled

**Individual Golfer – \$100 | Foursome – \$400**

Golfing includes: 18 holes with cart, breakfast, lunch at the turn, dinner following golf, gift bag for each golfer, contests & raffles.

## MEMBER APPRECIATION DAYS



We're showing members our appreciation all summer long! United Financial members will receive a voucher for a free hot dog, chips, and pop or water from Woody's Hot Dogs, which will be hosted at our branch locations. Simply pick your date(s) and stop by between 11:30 a.m. and 2:00 p.m. for lunch on us!

- July 11<sup>th</sup> - Chesaning
- July 25<sup>th</sup> - Auburn
- August 8<sup>th</sup> - Dixie
- August 29<sup>th</sup> - Freeland
- September 12<sup>th</sup> - Weiss
- September 26<sup>th</sup> - Frankenlust



Congratulations to our first Hometown Hero nomination winner, Don Ortega of the Tittabawasee Township Fire Department!  
Nominate your Hero Today!

## 2023 SCHOLARSHIP WINNERS

Congratulations to the very deserving winners of the 2023 United Financial Scholarship Awards!

**Colin Kaul**  
Nouvel High School

**Jayden Jezowski**  
Freeland High School

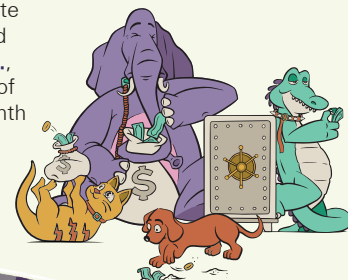


**Jason Pringle II**  
Heritage High School

**Sophia Steelmon**  
Western High School

## YOUTH MONTH WINNERS

We are pleased to congratulate **Perry G. and Elizabeth M.**, the winners of our Youth Month giveaways!





# FILL YOUR SUMMER Toy Box

Fill your Summer Toy Box with a Recreational Loan – If you are shopping for a family RV or would just like the wind in your hair with a new boat, our recreational loans can help get you there. We offer low rates, easy repayment terms and up to 100% financing. Contact our loan department today to get started.

## MONEY MAKER ACCOUNT AND MONEY MAKER PLUS ACCOUNTS

*Would you like to earn a higher rate on your savings account AND keep that money available for when you need it? Try our Money Maker Saving Accounts today.*

In today's fast-paced world, it's essential to make the most of your hard-earned money. We understand the importance of financial stability and growth. Our tiered interest structure is an exciting aspect of our Money Maker Accounts. As your account balance grows, you will qualify for higher interest rates. This means that the more you save, the more you earn. With a Money Maker or a Money Maker PLUS account, you can keep your funds available for when you need them all while earning a higher rate based on your balance. If you have a debit card and e-Statements, you will want to check out our Money Maker Plus account.



**Spectrum mobile™**

SWITCH. SAVE. GET CASH REWARDS.

### MEMBERS GET *more*

SCAN QR CODE TO LEARN MORE  
or visit [mobile.lovemycreditunion.org](http://mobile.lovemycreditunion.org)

Love My Credit Union® rewards

### GRAND RAFFLE

Grand Raffle Tickets available for \$5 each. Prizes up to \$20,000.

**GRAND PRIZE**  
**\$20,000**

**2ND PRIZE**  
**\$5,000**

**3RD PRIZE**  
**10 PRIZES OF \$1,000**

Available at each location, while supplies last!

## ONLINE & MOBILE BANKING

Take us on the go with you this Summer – download our Mobile App for 24/7 access to your account. Transfer Funds, check your balance, make a loan payment, pay your bills and so much more! Visit your app store to download today!

## Community Corner

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

### SLEEP IN HEAVENLY PEACE FUNDRAISER

Thank you to everyone who donated to our Sleep In Heavenly Peace Collection Drive. All of the pillows, bedding, blankets, and monetary donations will be given to area children who do not have a bed, when Sleep in Heavenly Peace delivers their bed and mattress. Sleep in Heavenly Peace is a nationwide charitable nonprofit volunteer group that builds beds for kids ages 3-17 that do not have a bed to sleep in. All the items collected will be given to children in our local communities.

**SHP SLEEP IN HEAVENLY PEACE**

### LOL!

**Q:** What is a sheep's favorite thing to do in the summer?  
**A:** Host a baa-baa-que!

**Q:** Why didn't the elephant take a suitcase on his vacation?  
**A:** Because he already has his trunk!

### LOONS VOUCHERS AVAILABLE HERE!

Stop by the Credit Union to purchase your Loons Vouchers for the Great Lakes Loons season for just \$10.

## HOLIDAY CLOSINGS

**Independence Day**  
Tuesday, July 4

**Labor Day**  
Monday, September 4