**United Financial** CREDIT UNION
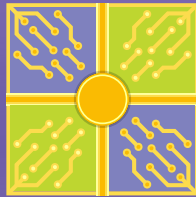Where We Put **U** First!

## 60th ANNIVERSARY
### Thank you for your support over the last 60 years.

## Credit Union Crypto *COMING SOON!*

United Financial is pleased to be providing members a secure, reliable space to buy, sell, and manage Bitcoin and Ethereum digital currencies. The coming arrival of our new Crypto Portal will feature a simple, secure way for members to invest in and learn more about cryptocurrency.

**Why choose Cryptocurrency at your Credit Union?**
- Our platform will provide a secure place to buy, sell, and hold cryptocurrency
- Our all-in-one platform will be conveniently linked in United Financial Online & Mobile Banking
- This opportunity will empower our members to diversify their portfolios if they choose

If you're not familiar with cryptocurrencies, we're here to help. Visit us online at **www.unitedfinancialcu.org/crypto/** for details and to learn more about the coming arrival of our new cryptocurrency portal coming soon.

*Digital assets (i.e. cryptocurrencies) held in your digital asset account (i.e. crypto account) are not federally insured by any government entities, including, but not limited to, NCUA. The digital assets offered may be heavily speculative and volatile; involve investment risk; may have associated fees; may not allow member recourse; and are being offered by a third party.*

## CELEBRATE YOUTH MONTH *WITH ZOGO AND UNITED FINANCIAL*

### Bringing you the fun of earning while learning!

At United Financial, we believe that our youth members should have access to financial education that is engaging, interactive, and easy to understand. That's why we've partnered with Zogo to offer an app that is both fun and effective.

### What is Zogo?
Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending, and managing their money. Level up and earn while you learn, with real-life rewards- like gift cards to your favorite stores! Download the free app using code "UFCU", and start earning while you learn today!

**Earn *3x* the Pineapples from *April 1st-30th*.**
**Pineapples can be redeemed for gift cards, right in the app!**

**With Zogo, you'll be able to:**
- Learn the basics of personal finance, from budgeting to investing
- Test your knowledge with quizzes and games
- Earn rewards for completing tasks and quizzes
- Track your progress and build good habits
- Connect with a community of like-minded learners

**Here's how it works:**
1. Download Zogo from your 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.*

## Spring Into Action WITH A HOME EQUITY LINE OF CREDIT

**Limited Time - Special Offer**
**$99.00 CLOSING COSTS**

Spring has sprung, making now the perfect time to spring into action with a Home Equity Line of Credit (HELOC)! Our HELOC provides the opportunity to use the equity in your home to tackle a variety of projects—whether it's one large project or multiple small projects.

- Improve the energy efficiency of your home
- Paint or install siding on the exterior of your home
- Roof repair or replacement
- Pay for education expenses
- Take a well-deserved vacation
- Remodel your kitchen
- Pay off high-interest credit card debt

*Ready to get started? Visit www.unitedfinancialcu.org for current rates, terms, and application information, or stop by the Credit Union to speak with a member service representative today.*

## APRIL 23 *Our Birthday!*
Join us for a day of fun - treats in the office, special offers and so much more! Stay tuned on our social pages for more details.

# YOUTH & TEEN
## ACCOUNTS

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

## YOUTH WEEK
# APRIL 15TH – 20TH

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.*

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# UNITED FINANCIAL
# WALLEYE RACE

**APRIL 28TH | Register Today!**
**5K • 10K • 1 MILE KIDS FUN RUN**

*Freeland Sportszone | 5690 Midland Rd.*
FREELAND, MI 48623

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## HOLIDAY CLOSINGS:

**MEMORIAL DAY** MONDAY, MAY 27
**INDEPENDENCE DAY** THURSDAY, JULY 4

## SEMINAR DATES…

SOCIAL SECURITY APRIL 23
LONG TERM CARE CONCERNS MAY 9

2024

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## Summer Member Appreciation Days

We are looking forward to showing members appreciation all summer long with special Summer Appreciation Days throughout the summer. Stay tuned for more details and information.

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# FIRST TIME HOMEBUYER
## Housing Opportunities Made Easy

The housing market presents plenty of challenges for first-time homebuyers, but there's hope on the horizon with the Federal Home Loan Bank Ownership Opportunities Program (HOP) at United Financial Credit Union.

### HOP 2024 HIGHLIGHTS
- Available to first-time homebuyers *(buyer must not have owned property in the last three years)*
- Maximum benefit is $20,000

*This program is available starting April 15, 2024, and is available on a first-come, first-serve basis. For HOP details, please visit www.unitedfinancialcu.org, or stop by the Credit Union and we'll be happy to assist you in person.*

# FIRST TIME AUTO LOAN

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

**SPECIAL RATE FOR FIRST-TIME BUYER:**
- First-time auto buyers recieve 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

*\*APR = Annual Percentage Rate. Must be at least 18 years old, you must be a first-time buyer with no previous auto credit or derogatory credit reported (collections, liens, etc.). Rate discounts cannot be combined. Vehicle limitations and other restrictions may apply.*

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# Coming Soon...

We are so excited about the new services we will be able to offer our members over the next few months!

- CRYPTOCURRENCY PORTAL
- NEW UNITED FINANCIAL CU WEBSITE
- QUICK CASH LOAN

**Stay tuned for more details.**

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