

# Member News

January 2025

## Discover Exciting New Features in our Online Banking and Mobile App!

At United Financial Credit Union, we are always looking for ways to enhance your banking experience. That's why we're thrilled to introduce several new features within our online banking platform that give you more convenience, flexibility, and control over your finances. Whether you're sending money to friends, managing your investments, or exploring the world of cryptocurrency, we've got you covered.



### COMING SOON...

## PERSON-TO-PERSON (P2P) PAYMENTS

Soon you will be able to send money to family, friends, or anyone with just a few clicks! Simply log in to your account, select the SEND MONEY option, and you're ready to send funds instantly.

.....  
*United Financial CU has partnered with InvestiFi to bring you cryptocurrency and digital asset services.*

## CRYPTOCURRENCY

Buy, sell, and manage your cryptocurrency holdings through the Investment/Crypto Portal, all within your United Financial Digital Banking account.



## SECURITIES AND INVESTMENT MANAGEMENT

In addition to digital currencies, we've partnered with InvestiFi to bring you securities trading through our digital banking platforms. From stocks to ETFs, you can manage your investment portfolio seamlessly alongside your everyday banking. Whether you're a seasoned investor or just starting out, our platform gives you the tools you need to grow your financial future with confidence.

**See how easy it is to invest through our banking platform!**

*Not Credit Union Deposits or Obligations | Not Credit Union Guaranteed | Not Insured by NCUA or Other Government Agency | May Lose Value*

*Cryptocurrencies offered by SAFE Trust Co, a Wyoming trust company. Cryptocurrencies are not federally regulated and involve significant risk including loss of principal. Securities and brokerage services offered by CDS1 Securities, LLC, member FINRA/SIPC. Investment advice provided by AdvisiFi, LLC. Securities involve risk, including possible loss of principal. AdvisiFi LLC and CDS1 Securities LLC do not offer or provide recommendations or advice regarding cryptocurrencies or digital assets.*



## CREDIT SCORE MONITORING

Stay on top of your credit score with our credit score monitoring feature, giving you real-time updates and personalized insights. Available with our Elite and Secure Checking accounts.



### COMING SOON...

## CASHBACK+

Our online banking will soon include access to Gift Cards. Easily purchase gift cards inside your digital banking account. You can also earn by completing activities and redeem those rewards for Cash Back or gift card purchases. This is our way of saying "thank you" for choosing United Financial!

**At United Financial, we are committed to bringing you the latest tools to help you manage your money and make the most of your financial journey. Be sure to log in to your online banking today and explore these new features!**

Limited time - special offer  
**\$99.00 CLOSING COSTS**

# Slide INTO ACTION

Winter is here, making now the perfect time to slide 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
- \* Take a well-deserved vacation
- \* Pay off high-interest credit card debt
- \* Roof repair or replacement
- \* Pay for education expenses
- \* Remodel your kitchen
- \* To help purchase your new home

## 2025 FEBRUARY 27

UNITED FINANCIAL  
ADMINISTRATION OFFICE  
4685 STATE STREET, SAGINAW

### DIGITAL BANKING SEMINAR - 5:30PM

There will be a virtual and in person option for this seminar. Bring your device for a hands-on experience to learn more about our Digital Banking products. Learn about our new services and how you can use your Digital Banking to its fullest potential!

### ANNUAL MEETING - 6:30 PM

We hope you will make plans to join us for our 2025 Annual Meeting. Registration is required. Please register by emailing [marketing@unitedfinancialcu.org](mailto:marketing@unitedfinancialcu.org) or call 989.777.3620

## 2025 UFIRST FOUNDATION SCHOLARSHIPS

Our scholarship program offers three opportunities to support students at different stages:

**Graduating High School Scholarship:** For high school seniors moving on to college, university, or vocational programs.

**Continuing Education Scholarship:** For current college or university students needing financial help to continue their studies.

**Skilled Trades Scholarship:** For students pursuing careers in the trades, including technical schools, apprenticeships, and certification programs.

Each scholarship is designed to help students succeed in their chosen educational and career paths. Scholarship applications can be found on our website at [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org). The deadline to submit applications is March 31, 2025

## Community Corner

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

### COATS for Kids WRAP UP

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 400 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 City, where they distributed everything to needy children in the area to help keep them warm this winter.



### February SAGINAW RESCUE MISSION/ IMPACT DESIGNS FUNDRAISER



Join us as we support local Rescue Mission locations by collecting grocery and toiletry items this February. Please contact us for the current list of needed items. Monetary donations or wish list items will be collected at any location in February.

WIN TAX SEASON!



### Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



### HOLIDAY CLOSINGS & EVENTS

SAGINAW SPIRIT CU NIGHT

FEBRUARY 15, 2025

PRESIDENTS DAY

FEBRUARY 17, 2025, *All Locations closed*

ANNUAL MEETING

FEBRUARY 27, 2025

WALLEYE RACE

APRIL 27, 2025, *Register Today!*



### MAILING ADDRESS

PO Box 6430  
Saginaw, MI 48608-6430

### TELEPHONE

989.777.3620  
800.772.8728

### WEB

[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)  
[info@unitedfinancialcu.org](mailto:info@unitedfinancialcu.org)