



The Informer

Business Edition | April 2011

Get down to business with the United Financial ATIRAcREDIT Business MasterCard

Now available...the United Financial ATIRAcREDIT Business MasterCard! Created especially for United Financial's small business members who are looking for a credit card that offers you the financial management tools you need to run your business. With this small business credit card, the business owner is in control. From assigning credit lines based on employees' roles, viewing activity across all cards under your account, and making one monthly payment, you can get down to business with the United Financial ATIRAcREDIT Business MasterCard.



The ATIRAcREDIT Business MasterCard is loaded with features and benefits...but not the matching price tag. You'll enjoy:

- A competitive interest rate
- Rewards earned with every purchase on every card that you can redeem for cash, merchandise, gift cards or travel experiences
- No annual fee for the first year, and only \$39 each year after that
- FREE employee cards
- Special discount offers at selected merchants through the Easy Savings Program
- Worldwide purchasing power of MasterCard

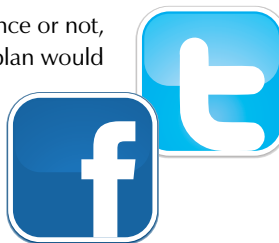
Stop in to your United Financial Credit Union branch today to get an application or apply online for the new ATIRAcREDIT Business Card...so you can get down to business!

Are You In Need Of Social Media?

As Americans are spending more and more time online on social networks and blogs, one of the latest challenges for new and established business owners is deciding whether their business needs a social media plan. Research may be the key to a successful social media approach. Determining your target audience and taking the time to discover whether any social media services are consumed by them is important to delivering the right content and information to the right platform.

If you're not sure whether your business would benefit from internet presence or not, here are four criteria that can help you determine whether a social media plan would be a resourceful approach to marketing your business:

1. People find your business by searching the internet
2. Your business's credibility is verified by searching the internet
3. Your business has a target market of people under the age of 30
4. Your business is enhanced by personable relationships



If you decide social media may benefit your business, it may be helpful to hire a consultant who can help you strategize a social media plan and educate you in the world of social networking.



Holiday Closings

Memorial Day
Monday, May 30

Independence Day
Monday, July 4

Reduce Expenses With Credit Union Checking

As a business owner, you have enough to think about, and here at United Financial we know you don't have time to worry about how you are going to keep your finances on track. No matter what your business goals are, our Business Checking account can help you achieve those goals with lower fees, better rates and convenient services. Now it is easy and more affordable for you to manage your business with

- FREE online banking**
- FREE eStatements**
- FREE unlimited US 24 Telephone Teller**
- No minimum balance requirements**
- No per-check charge**
- A convenient Business Debit Card**
- A low monthly fee**
- And more!**

At United Financial, it is our goal to help make managing your business finances simple, convenient, efficient and affordable. Stop by the Credit Union and let us put our Business Checking to work for you.

**Your Business
Is Our Business**

Display Your Business At Your Credit Union

Another way we are showing our dedication in helping your business bloom is by offering an area in each of our branches for you to display your business card. So bring yours in today!

May Is National Direct Deposit Month

If you're still issuing paper checks to your employees, now may be the perfect time to sign up for Payroll Direct, our direct deposit service. Payroll Direct is a convenient way to quickly build, maintain and send your origination files and electronically deposit recurring payments, such as payroll.

Why use direct deposit? Automatic deposit of employees' wages directly into their accounts can streamline payroll operations, increase productivity, save money for your business, and avoid the hassle of stop paying or reissuing lost or stolen checks.

How do I set up direct deposit? For more information or to sign up for Payroll Direct visit www.unitedfinancialcu.org or contact the Credit Union at **989.777.3620**.

How can I communicate the direct deposit program? When communicating direct deposit to your employees, it is important to highlight the benefits of direct deposit for them and to have a form available for them to elect direct deposit or to modify their choice.

FEATURED BUSINESS

Keep and eye on this section! We plan to feature a different business each month in this newsletter and also in our Member Edition. Many local businesses turn to us for financial services, and we look forward to spotlighting them so our members can get to know them better.

If you would be interested in having us feature your business in a future newsletter, please contact Jessica at **(989) 399-8698**.

989.777.3620 • 800.772.8728

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4685 State St., Saginaw, MI 48603

Fax: 989.399.8673

2510 Weiss St., Saginaw, MI 48602

Chesaning Office

124 North 3rd St., Chesaning, MI 48616

Fax: 989.399.8691

Freeland Office

7600 Midland Rd., Freeland, MI 48623

Fax: 989.399.8705

Auburn Office

4710 S. Garfield Rd., Auburn, MI 48611

Fax: 989.399.8707

Mailing Address

P.O. Box 618, Bridgeport, MI 48722

Lobby Hours

Mon. - Thurs. 9:00 a.m. to 5 p.m.

Friday 9:00 a.m. to 6 p.m.

Saturday (State St. location only)

9:00 a.m. to 12:30 p.m.

Drive-Thru Hours

Mon. - Thurs. 9:00 a.m. to 5 p.m.

Friday 8:30 a.m. to 6 p.m.

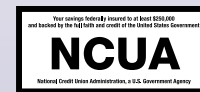
(State St. 7:00 a.m. to 6 p.m.)

Saturday 9:00 a.m. to 12:30 p.m.

(Weiss St. location closed)



AMERICA'S
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Bridgeport, MI 48722

PO Box 618



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