



The Informer

Business Edition | October 2011

Why You Should Stick With The Credit Union Difference

As a member of United Financial Credit Union, you are probably already familiar with the biggest and most important difference between credit unions and banks- the value credit unions place in our members. Credit unions are, after all, owned by you, the member, which means we return our profits directly back to you. Commercial banks, on the other hand, are run by their shareholders, and therefore work for their shareholders. At credit unions, every member counts, and we work hard to make sure you know that.

As commercial banks continue to raise fees and implement new ones, credit unions continue to provide relief from these financial frustrations. Not only do credit unions offer low-fee services, we also offer lower interest rates on loans, higher yields on deposit accounts, and many free services.

In the end, credit unions work every day to offer better products and rates and superior service to our members and their businesses. Our philosophy is, after all, "people helping people." We are thankful you continue to choose United Financial as your financial partner, and we look forward to showing you the credit union difference for many years to come.

"Go For It" Growth Strategies



Have you considered what you can do to grow your business progressively? Growing with the industry and maintaining your footing in the world of business is a long-term development. Here are a few strategies that may prove integral to the advancement of your business:

Build relationships. Employ a "the customer is always right" attitude and show your clients you value their business enough to subjugate your short-term happiness for the long-term good of a strong and profitable relationship.

Stay current. Keeping current with the latest developments in your industry is crucial to success in today's fast-changing business environment. In order to offer your customers professional advice on shifting trends, it is essential to stay one step ahead by continuing to evolve, improve and learn.

Know your limitations. As a small-business owner, it may seem you can never find enough time. Instead of wasting your time trying to tackle work in which you have little or no expertise, spend your time doing what you do well and consider outsourcing or hiring an additional employee to handle other jobs.

Develop discipline. You're the business owner - when something goes wrong it's ultimately your fault. Even though a decision may seem to weigh solely on one department of your business, it is important to look at how an action will affect your business as a whole.

Spend intelligently. Investments you make today may not pay off right away, but they could potentially return larger profit in the future. Analyze each financial decision to ensure it will make the most appropriate use of your funds, both for today's situation and the future.



Plastic Makes Sense The Business Debit Card

Here at United Financial, we strive to meet the needs of our members and their businesses by offering a wide variety of accounts, services and features. Our Business Debit card is one of the many benefits of your credit union membership. In addition to providing you with 24-hour access to your business account, the Business Debit card is packed with many conveniences:

- Use your debit card instead of writing checks
- Use it anywhere MasterCard is accepted

You can even register your Business Debit card with MasterCard Secure Code for added security when shopping online. Simplify your business with a Business Debit card - just give us a call or stop by the Credit Union to request yours today.

Warm wishes for the holiday season from your financial partners at United Financial Credit Union.

Your Business Is Our Business

FEATURED BUSINESS

Company Name: Gayle Green Flowers

Contact: Gayle Green or Dave Green

Phone: 989.725.8989

Email: gaylegreenflowers@yahoo.com

Website: www.gaylegreenflowers.com

Locations: 124 S. Saginaw Street, PO Box 26 Henderson, MI 48841

Number of years in Business: 40

Number of employees: 4

*Gayle Green Flowers
& Chapel*

What does your business do? Gayle Green Flowers & Chapel is a full service florist specializing in all occasion designs. Services include, but are not limited to, funeral arrangements, wedding flowers, green and blooming plants, cemetery arrangements, balloon bouquets, silk wreaths and arrangements, fruit and gift baskets, garden stones, and keepsake gifts. Our designers have over 75 years in combined experience.

What makes your business unique? What sets you apart from the competition?

Gayle Green Flowers & Chapel has a gorgeous onsite chapel available for wedding services, renewal of vows, and memorial services. The chapel comes fully decorated for your convenience.

Why do you enjoy doing business with United Financial Credit Union? We have been banking with United Financial Credit Union for many years. We enjoy the friendly, personal attention we receive there. We look forward to working with the friendly staff at the Chesaning Office.

What types of services do you use here at the Credit Union? Gayle Green Flowers & Chapel uses the business checking and the online banking service.

Is there anything else you would like people to know about your business? Gayle Green Flowers & Chapel offers free delivery to area funeral homes and Owosso Memorial Healthcare Center. We are committed to serving our customers with the highest quality products and strive to ensure our customers' satisfaction. All our designers continue to learn the newest trends and latest styles.

Got Your Phone? Check Us Out On The Web!

Now you can access the United Financial Credit Union website from the palm of your hand! Check out the latest credit union news, specials, rates, and more by visiting our Mobile Website. Simply type www.unitedfinancialcu.org into the browser on your mobile phone and stay connected to United Financial, wherever you are.

989.777.3620 • 800.772.8728

www.unitedfinancialcu.org

Bridgeport Township Office

5658 Dixie Hwy., Saginaw, MI 48601
Fax: 989.777.3642

Saginaw Township Offices

4685 State St., Saginaw, MI 48603
Fax: 989.399.8673

2510 Weiss St., Saginaw, MI 48602
Fax: 989.399.8620

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)



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Is Our Business*

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PO Box 618
Bridgeport, MI 48722