



Congratulations CLASS OF 2011!

As you enter the next phase in your life, remember that United Financial has all the services you will need along the way. Come see us for free checking, a convenient debit card, free online banking, and much more. We have it all! So before you head off to college or start your new career, stop by any office and pick up your FREE Grad Pack.

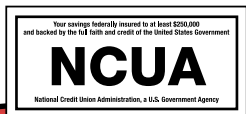
Join Our Text Club!

Staying up to date with current credit union news is easy when you join the United Financial Credit Union Text Club! If you'd like to start receiving information about current updates, special promotions and exciting contests, text **PURPLE** to **68683**.



**Locations in Bridgeport, Saginaw,
Chesaning, Freeland and Auburn**

989.777.3620 • 800.772.8728
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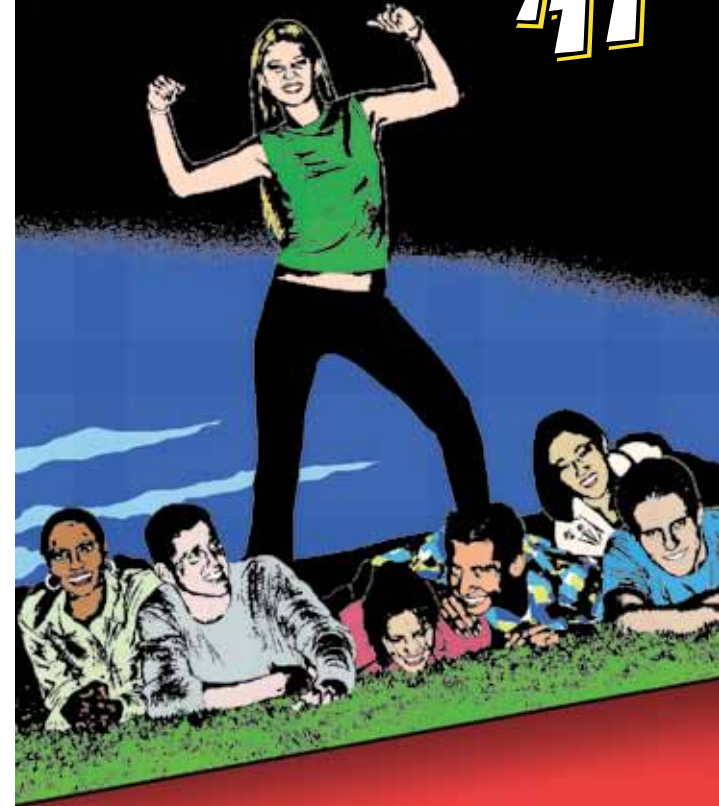
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FINANCIAL BEGINNINGS

APRIL '11



NATIONAL
CREDIT UNION
YOUTH WEEK™
April 17-23
2011

MONEY
ROCK\$
AT MY
CREDIT
UNION

credit
UNIONS
celebrate
youth
in april



Want To Become A Budget-Managing Rock Star?

In a couple short years you will enter adulthood, which means now is the perfect time to start preparing yourself for the financial responsibilities that come with growing up, but don't worry! Your credit union is here to help.

Ready to get started? Here are a few tips to help you learn how to start managing your money and begin following a budget:

- Write down your monthly income, including any money you make from a part-time job, babysitting, mowing lawns, or your allowance.
- List all the expenses you are responsible for. Include expenses such as clothes, shoes, lunch money, gas, auto insurance, savings and charity.
- Compare your income and expenses. Add up your income and your expenses and make sure your expenses do not exceed your income. If they do, try to find ways to cut back.
- Consider ways to fund unexpected needs or wants like new tires for your car or concert tickets. An emergency fund is a great way to save for expenses that do not fit into your monthly budget.
- Track your expenses throughout the month by keeping receipts and writing down what you spend and where you spend it.
- Make necessary adjustments. If your expenses start building up you may need to find ways to increase your income or start reducing your expenses.

Once you conquer a budget, you'll be well on your way to financial success. And remember, United Financial is here to help you too. From savings accounts to auto loans, we can help you achieve your financial goals.

National Youth Saving Challenge™

How would you like to win \$100 just for stopping by the Credit Union? Now's your chance! If you are under the age of 18, just visit us during the month of April and make a deposit to have your name placed in the drawing. We look forward to seeing you!

SPRING-LOAD Your Savings!

If you'd like to see your savings really take off, we can help! Just open a Youth CD and you will start earning up to **2.50% APY*** interest, which is like getting paid just for saving your money.

It's really simple. With as little as \$100 you can open a Youth CD today. And if you want, you can even continue adding to it until it reaches \$2,000. The more you save, the more interest you will earn.

Here at United Financial, we make saving fun, simple and rewarding! So come on by and open up your Youth CD today.

*APY = Annual Percentage Yield.



*Coins must be deposited into Youth or Teen account.

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