

# WHO NEEDS ATM FEES? (Not you!)

If you have a Debit/ATM card from United Financial Credit Union, you've got easy 24-hour access to your account. Even better, you've got thousands of fee-free ATMs to choose from!

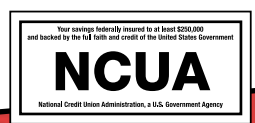
## Here's how to find a free ATM:

- 1 Visit our website and click on Links and then on the CO-OP logo
- 2 Visit [www.co-opfs.org](http://www.co-opfs.org)
- 3 Text your location (address, intersection or zip code) to **692667** (MYCOOP)
- 4 Or simply look for the CO-OP logo



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

989.777.3620 • 800.772.8728  
[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)



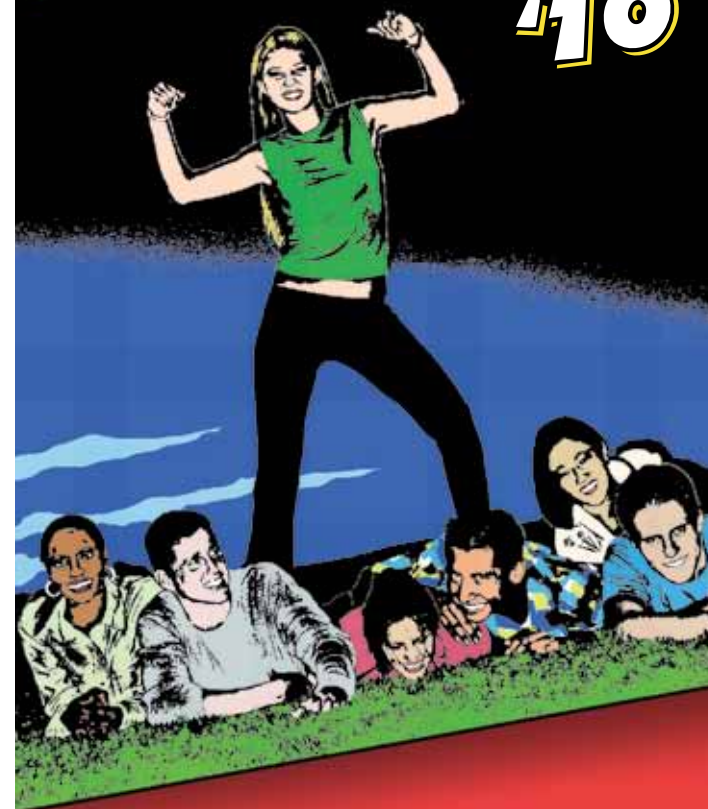
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United  
Financial  
CREDIT UNION  
P.O. Box 618  
Bridgeport, MI 48722

# FINANCIAL BEGINNINGS

## APRIL 10





## NATIONAL CREDIT UNION YOUTH WEEK™

April 18-24, 2010

If you want to be a financial winner, you have to get in the game! As a member of United Financial Credit Union, you have already taken the first step. Now it's up to you to keep your account growing.

### Here are some ideas that can help:

**Keep the change.** Use a jar (or even a piggy bank!) to save loose change. When it's full, deposit the money in your Credit Union account.

### FREE\* Coin Counting during Youth Week!

**Set some goals.** It is much easier to keep saving if you have a concrete goal in mind. Make a list of your goals, and refer to it when you are tempted to spend money on other things.

**Create a savings habit.** Any time you get some money, set a portion aside for your savings account.

We're glad that you are on our team! We are proud of our younger members, and we hope you will stop by during Youth Week for some free refreshments.

\*Coins must be deposited into Youth or Teen account.

## PLANNING FOR COLLEGE:

### Where to look for scholarships

Everybody knows that college is expensive. But some people don't realize that there are lots of scholarship programs out there that can help! Scholarships are great because, unlike Student Loans, you don't have to pay them back. So it's worth some time and effort to apply to as many as possible.

#### Where should you look for scholarships?

**Your guidance counselor's office:** Set up an appointment to talk with your counselor. He or she will probably have information and applications on hand.

**The college financial aid office:** Most colleges offer a variety of scholarship programs, which may or may not be based on financial need. Contact the financial aid office directly, or visit the college's website.

**The Internet:** Visit [www.collegeboard.com](http://www.collegeboard.com) for tips on finding scholarship programs, filling out applications and much more.

Be aware that there are scam artists who prey on college-bound students. In general, you want to be careful about any scholarships that have an application fee, scholarship search services that claim "guaranteed success" or services that claim to have "secret" information on how to get a scholarship.



## CREDIT UNION careers

You already know that United Financial Credit Union is a great place to keep your money. But it's also a great place to work! If you like to help people, you are good at math, and you have a knack for business, you might want to consider a credit union career.

**TELLERS:** These are the people who take care of transactions such as deposits and withdrawals. Tellers may work full or part-time, and they need to be friendly, efficient, and accurate.

**LOAN OFFICERS:** When a member needs to borrow money, our Loan Officers handle all the details. This can involve interviewing the member, checking credit reports, filling out paperwork, and entering information in our computer system.

**MARKETING DIRECTOR:** Are you creative and outgoing? Then a job as a Marketing Director might be the perfect fit. You could spend your days planning events to keep our members excited and involved; visiting businesses to attract new members; putting together marketing materials such as postcards, inserts and newsletters; and keeping our website up to date.

There are lots of other credit union careers you could pursue, including Financial Advisor, Human Resource Manager, Computer Operator and, of course, CEO! You can visit the Michigan Credit Union League website at [www.mcul.org](http://www.mcul.org) to see job postings for local credit unions.

## Attention Graduating Seniors!

**Stop in for your FREE Grad Pack –** full of useful information as you start the next stage in your life!