

YOUTH CDS AVAILABLE

5.00% APY*

6 Months | \$100 Minimum Deposit

ADD MONEY UP TO \$2,000
ANYONE AGES 0-21 CAN OPEN ONE!

*APY = Annual Percentage Yield

OPEN YOUR GO GREEN BUNDLE TODAY!

Virtual Branch, Net Pay and E-Statements are good for you – and good for the environment! You can help conserve fuel, paper and other natural resources, and save time and money while you're at it.

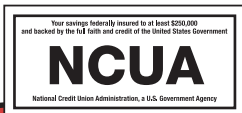
Sign up for E-Statements or Net Pay and get a free United Financial reusable shopping tote!* Speak to a Member Service Representative to sign up today.

*While supplies last.



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

989.777.3620 • 800.772.8728
www.unitedfinancialcu.org



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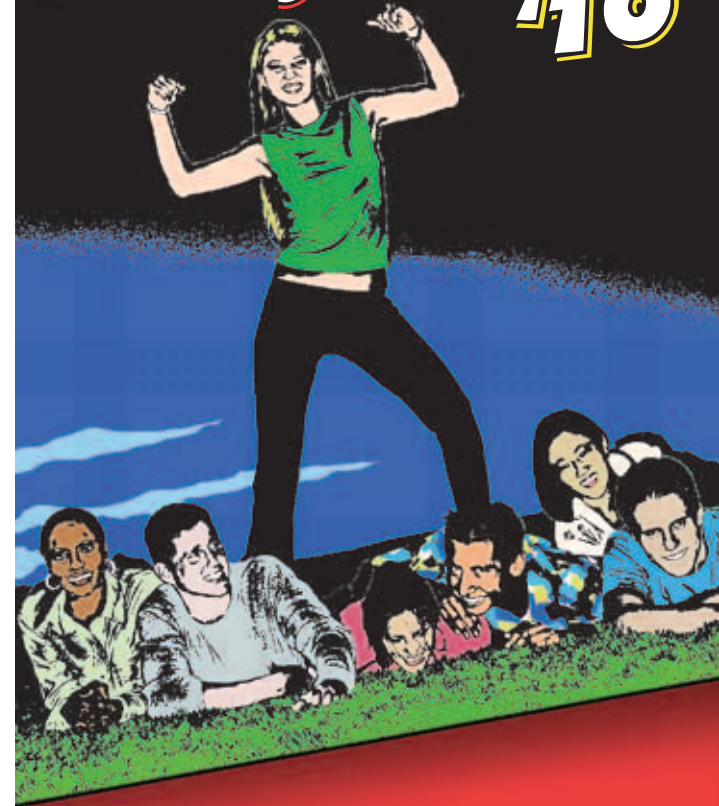
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FINANCIAL BEGINNINGS

JANUARY '10



HIGH SCHOOL SENIORS: IT'S TIME TO APPLY FOR OUR COLLEGE SCHOLARSHIP!

We understand that paying for college is one of the top concerns for our young members. That's why we are excited to offer five (5) scholarships again this year! The scholarships will be worth \$500 each.

Criteria for awards:

Since the motto of Credit Unions is "People Helping People," we will ask you to answer the question: "What do I do to help those in our community?" The selection process will not be based on how wonderful an essay you can write, but on what you do to help the community.

Application information:

Any members who are high school seniors planning on attending college or graduate school after graduation may apply. Applications will be available on January 11, 2010, and must be submitted by April 2, 2010.

You can download an application from our website at www.unitedfinancialcu.org, stop by the Credit Union, or call us and we will send one to you.

Good luck to all of our applicants! Please let us know if you have any questions.



CHECK IT OUT: HOW TO MAINTAIN A CHECKBOOK REGISTER

Your checkbook is an important tool. Get in the habit of using it, and you will always know exactly where you stand.

It's easy to maintain your checkbook, if you develop one simple habit: write down ALL of your transactions. This includes ATM withdrawals, debit card purchases, deposits, and of course, checks.

Just jot down the amount of the transaction, and keep track of your balance on the right side of the register.

Helpful Hint #1: Remember to write down your debit card transactions! Purchases that you make with your debit card typically clear your account pretty quickly, so it's important to keep track of them.

Helpful Hint #2: When checking your balance through Virtual Branch, remember that you might have outstanding checks that could make your available balance lower. Use your checkbook to stay on top of your accurate balance.

If you have any questions about managing your checking account, feel free to ask us. We're here to help.

SAVE BIG TIME! Five items you might want to buy used.

A little patience can help you save a lot of money. There are things you will want to buy new, but here are five items that are just as good (and way cheaper) when they're slightly used:

Video games and consoles – Why not purchase last year's game console instead of this year's? You could save hundreds of dollars!

Books – Why purchase a book new when you can borrow it for free from the library? If you prefer to own a title, see if you can locate it at a used book store or online at a website like www.half.com.

Electronics – iPods, cell phones, computers and monitors have new models coming out constantly, but we all know what happens when a new model comes out. The previous model becomes considerably cheaper! Purchase older-model or refurbished tech toys for a fraction of the original price.

DVDs – You can pay a fraction of the original price by visiting the previously viewed section at a rental store or searching online stores like eBay and Amazon.

Cars – The value of a new car typically drops as soon as you've driven it off the car lot. In fact, after just five years the average car is worth only 35% of its original price.

Typically the longer you wait the more you save, so bring on your patience and watch your savings grow!

