



Save For
Your Future



With A
Lifestyle

SAVINGS ACCOUNT

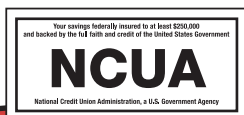
Whether your savings goals are big or small, we can help you save for the things you want with a Lifestyle Savings account. Save a little here, a little there or set up a direct deposit from your paycheck so you don't spend your money before you have a chance to save it.

From a new video game system to college tuition or a new car, a Lifestyle Savings account from United Financial Credit Union is the easy way to start saving for your future right now. Stop by the Credit Union to open your account today.



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

989.777.3620 • 800.772.8728
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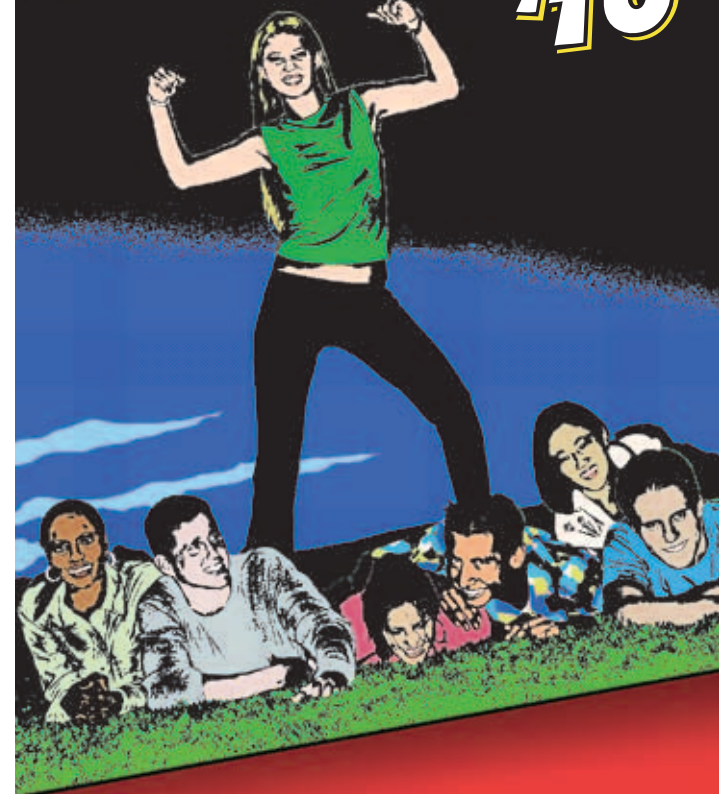
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FINANCIAL BEGINNINGS

OCTOBER 10



CAR-BUYING 101: DON'T GET TAKEN FOR A RIDE

Have you been thinking about purchasing a new or used car? It is a big purchase, but that doesn't mean it needs to be intimidating. Here are a few steps to help you get a good deal on the right car:

- **Know what you want-** If you know what you are looking for before you start car shopping, you will have a better chance of driving away with the car you really want.
- **Know what you can afford-** Set a price range before you start shopping. It will help you stay within your budget and ensure that you finance a monthly payment you can afford.
- **Compare prices-** Be prepared to negotiate. If you've found the car you want, try finding similar vehicles online or in ads to make sure you are getting a good deal.
- **Be ready to walk away-** If the dealer is not meeting your needs, don't be afraid to walk away. Be patient and you'll find the car you love for the price you need.



Make A Plan

SO YOU DON'T OVERSPEND!

Holidays are a special time, with food, family, and of course – presents! As you get older, you tend to have more and more gifts to buy. So it's a good idea to start planning as early as possible.

First, follow these 5 steps:

STEP ONE: Write down how much money you have.

STEP TWO: Write down all the people you have to buy for.

STEP THREE: Write down how much money you want to spend on each person.

STEP FOUR: Add up the total amount of money you are going to need to buy presents for everybody.

STEP FIVE: Subtract step four from step one, to see how much more money you will need to buy presents for everyone.

If you're a little short on cash, remember that some of the best gifts you can give are free. You can give your mom a coupon for an entire kitchen cleaning. Your dad might like it if you mow the lawn or wash the car. You can even volunteer to do your brother's laundry for a week.

Want a gift idea that's perfect for anyone at all? Pick up some VISA Gift Cards at United Financial Credit Union. You can spend exactly what you want on each person, and there is no expensive gift wrap involved. Stop by the Credit Union and stock up!



SHARE YOUR CREDIT UNION WITH THE PEOPLE YOU LOVE

You enjoy being a member of United Financial Credit Union, right? So why not tell your friends, neighbors and family members about the Credit Union too? They would probably enjoy the benefits of credit union membership as much as you do!

Plus, if you give them this coupon, and they come in to United Financial to open a qualifying account, we'll give you both \$10.00 cash. So what are you waiting for? At United Financial, you win when you share your credit union.

Bring this coupon to any of our branches and open a new account to receive your \$10.00!

Your Name: _____

Account #: _____

Who referred you: _____

Account #: _____

expires 12 • 31 • 2010

Refer a Friend to
United Financial &
you will both receive
\$10

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