

## All About 'Falling Back'

Spring forward, fall back—you've probably heard it said before, but have you ever wondered what the purpose is behind daylight saving time? Springing forward to daylight saving time in the spring and falling back to standard time in the fall is something most of us have grown up doing, but why?

**Why the hassle?** A study done in the 1970s by the U.S. Department of Transportation showed that by observing daylight saving time and reducing the period between sunset and bedtime by one hour, the entire country's energy usage is reduced by one percent each day.

**Why 2:00 a.m.?** In the U.S., clocks change at 2:00 a.m. local time. The 2:00-changeover time was chosen because it seemed practical and minimized disruption.

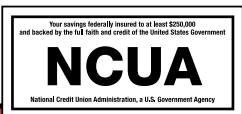
**Who observes daylight saving time (DST) in the U.S.?** Arizona (with the exception of the Navajo Nation) and Hawaii and the territories of Puerto Rico, Virgin Islands, Guam, and American Samoa are the only places in the United States that do not observe DST.

**When do we "fall back" in 2011?** Daylight saving time ends Sunday, November 6 at 2:00 a.m., at which point clocks will be set back to standard time—don't forget to set your clocks back one hour before you go to bed Saturday night!



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

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



© CUAdvantage.com • 877.799.0784

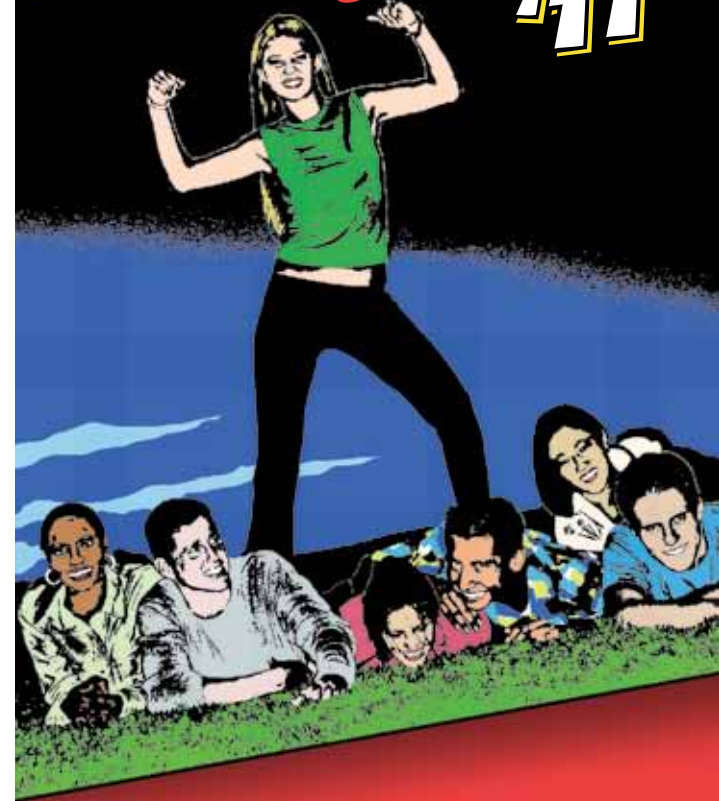
Presorted Standard  
U.S. Postage  
**PAID**  
CUAdvantage



P.O. Box 618  
Bridgeport, MI 48722

# FINANCIAL BEGINNINGS

## OCTOBER '11



Refer a friend to United  
Financial & you will  
both receive **\$10!**

\*download coupon on the website.



CREDIT UNIONS  
**BUILD**  
A BETTER  
**WORLD™**

International Credit Union Day  
**Thursday, October 20**

Did you know 184 million people around the world choose credit unions as their financial partners? That's because credit unions create opportunities for families, strengthen communities and contribute to building a better world.

This October, United Financial Credit Union will join 49,000 credit unions and their members in celebrating International Credit Union Day.

We hope you will join us October 17-22, as we celebrate with free refreshments in the lobby and free coin counting. If you have coins saved up, bring those in too and we'll count them for free!\* We look forward to seeing you!

\*Coin must be deposited into United Financial account.

## Plan Before You Spend!

The holidays are just around the corner, which means you may be thinking about holiday shopping! Sure, shopping for your loved ones is an exciting venture, but there's nothing fun about ending the holidays and starting the new year with a big dent in your savings account. This year, before you hit the stores, take a few minutes to sit down and make a plan so you don't overspend.

### Here are a few things to think about before you start your shopping spree:

- **How much money do you have?** If you need more spending money, consider applying for a part-time seasonal position at a retail store, or you could ask your mom or dad if you can earn some money by doing chores around the house.
- **How much money do you want to spend?** You've worked hard to earn your money, so make sure to save some in your United Financial savings account for yourself. Decide how much you would like to spend and how much you would like to save.
- **How many people are you buying for?** Make a complete list of everyone you would like to buy a gift for. Depending on how much money you have to spend, you may need to reduce your gift list to those who are closest to you.
- **How much do you want to spend on each person?** Divide your spending money between each person on your gift list, taking into account anyone you would like to spend a little more on or people you might spend a little less on.

If you're short on cash, don't worry—just remember, sometimes the very best gifts are the ones that don't cost a thing. You could offer free chore coupons to your parents or grandparents, or bake some yummy treats for your friends or siblings.

**Want to start saving for 2012?  
Open a Christmas Club Account &  
save a little each month!**

## Have 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 our new Mobile Website by visiting [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org) from your mobile phone.



 Find us on  
**Facebook**