



The Informer

Business Edition | January 2010

Manage Your Time And Money With Business Net Pay

Would you like to cut down on paperwork, streamline your payment processes, and establish a secure online archive for your payroll, monthly bills and other transactions? **Business Net Pay** will help you do all this and more.

Business Net Pay provides a wide variety of tools including:

- Payment and deposit history
- Tax administration
- Multiple-user access
- Customized audit reports
- And much more

You can stay firmly in control, with 24-hour access through our secure website, and take advantage of features such as activity reminders and payment shortcuts to make the most of your valuable time.

There is a free demo on our website at www.unitedfinancialcu.org, and you can try Business Net Pay FREE for the first 90 days.* Give us a call if you have any questions.

*Monthly cost of \$7.95 per month plus \$0.50 per transaction.



FEATURED BUSINESS

Keep an eye on this section! We plan to feature a different business each month in this newsletter and also in our Member Edition. Many local businesses turn to us for financial services, and we look forward to spotlighting them so our members can get to know them better.

If you would be interesting in having us feature your business in a future newsletter, please contact Jessica at **(989) 399-8698**.

Benefits Plus *Attention Business Owner!* How would you like **FREE** advertising for your business?

Sign up to offer a discount to our Benefits Plus members and you will receive advertising to all of our members, a free membership for yourself in Benefits Plus, advertising in the Credit Union lobby, and more! The best part is - this is all FREE to you! For more information on Benefits Plus, visit www.unitedfinancialcu.org or if you are ready to get started, call United Financial to sign up today!

Welcome To The Informer Business Edition!

We are happy to introduce the first edition of The Informer, our newsletter designed specifically for business owners.

United Financial Credit Union is dedicated to the success of your business, and we plan to use this newsletter to provide helpful tips and timely information to help you establish a competitive edge.

Please let us know if there are topics you would like us to cover, or if you would like further details on any of our products and services. We're here for you.

Your Business Is Our Business



PO Box 618
Bridgeport, MI 48722

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Bigger Isn't Always Better.

Credit Unions gain praise in national media

Some of the country's largest financial institutions grew even larger during the recent credit crisis. In fact, the top three U.S. banks now hold more than 30% of U.S. deposits. But many financial experts have pointed out what our members already know: bigger isn't necessarily better.

In recent months, national television shows, newspaper reports and magazine articles have highlighted the advantages of Credit Union membership. United Financial Credit Union offers a wide variety of financial products, with friendly, personal service that puts the needs of our members first.

The Credit Union advantage

- On the whole, Credit Unions have a miniscule 1.00% loan delinquency rate.
- A typical household could save about \$239 a year by using Credit Union services.
- Credit Unions have not taken any federal bailout money.
- United Financial Credit Union is big enough to meet your needs, but small enough to know your name!

COMMERCIAL MORTGAGES

We Have Money To Lend!

United Financial Credit Union has financing available for our business partners. In fact, unlike some of the big banks, we try to make it as easy as possible to get the money you need.

If it's time to expand, contact our Business Lending Department for a rate quote. We can finance a new building, new equipment, a business vehicle and more, with very competitive rates, low fees, and fast, friendly service. Give Amy Kandas or Michelle Woods a call today at **989.777.3620** for more information.



989.777.3620 • 800.772.8728

www.unitedfinancialcu.org

Bridgeport Township Office

5658 Dixie Hwy., Saginaw, MI 48601
Fax: 989.777.3642

Saginaw Township Office

4685 State St., Saginaw, MI 48603
Fax: 989.399.8673

Chesaning Office

124 North 3rd St., Chesaning, MI 48616
Fax: 989.399.8691

Freeland Office

7600 Midland Rd., Freeland, MI 48623
Fax: 989.399.8705

Auburn Office

4710 S. Garfield Rd., Auburn, MI 48611
Fax: 989.399.8707

Mailing Address

P.O. Box 618, Bridgeport, MI 48722

Lobby Hours

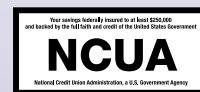
Mon. - Thurs. 9:00 a.m to 5 p.m.
Friday 9:00 a.m to 6 p.m.
Saturday (State St. location only)
9:00 a.m to 12:30 p.m.

Drive-Thru Hours

Mon. - Thurs. 9:00 a.m to 5 p.m.
Friday 8:30 a.m to 6 p.m.
(State St. 7:00 a.m. to 6 p.m.)
Saturday 9:00 a.m. to 12:30 p.m.



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