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# the Informer

you deserve more and you get more at  
united financial credit union

In This Issue

Indulge in Direct Rewards Checking • Mobile Banking • Refinance: Get A New Rate  
Tax Time Tips • Annual Meeting • Make Your Checking Account Count  
College Scholarships • Financial Tools For Your Financial Goals • Christmas Clubs  
Wealth Management • Saginaw Spirit • Access Your FREE Credit Report Today!  
Keep Your Accounts And Beneficiaries Up To Date • Daylight Saving Time  
Holiday Closings • Featured Business

## Indulge In Rewards You Deserve

If you think free checking is unbeatable, think again!

Direct Rewards Checking from United Financial Credit

Union rewards you for simply using many of the convenient services you already love to use. How does it work?

### All you need is:

A CHECKING ACCOUNT • DIRECT DEPOSIT  
VIRTUAL BRANCH • E-STATEMENTS  
12 DEBIT CARD TRANSACTIONS PER MONTHLY CYCLE  
PAY AT LEAST ONE BILL A MONTH WITH BILL PAY

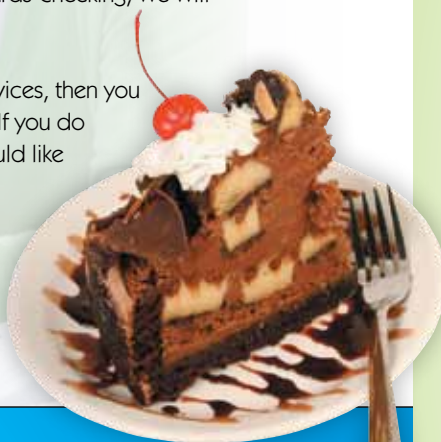
### Then you can:

- Earn an above market rate of 2.00% APY\* on a monthly average daily balance up to \$25,000 in your checking account
- Get reimbursed for ATM withdrawal surcharge fees from other location

Plus, the first time you qualify for Direct Rewards Checking, we will deposit **\$100** in your checking account!\*\*

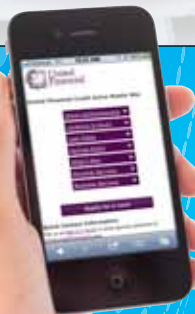
If you already use all of these convenient services, then you will automatically receive the great rewards! If you do not currently qualify for the rewards and would like to start receiving your rewards today, simply give us a call, and we will be happy to get you set up.

\* APY = Annual Percentage Yield. \*\*Must turn in \$100 voucher to receive the deposit. Some restrictions may apply. See credit union for details.



## We Want You!

United Financial Credit Union is looking for beta testers for the new Mobile Banking service we will soon be offering to all United Financial members. If you are interested in participating in the testing of this system, please contact Jessica Gwizdala at [jgwizdala@unitedfinancialcu.org](mailto:jgwizdala@unitedfinancialcu.org) or **989.399.8698**.



welcome to our  
financial family

january 2012



## It's A New Year. Get A New Rate.

If you have an existing auto loan with another lender, bring your loan to United Financial Credit Union. We may be able to help you get your budget in shape for the New Year by helping you save money with our low rates. **Refinance a loan from another institution today and get up to \$100!\***

We have rates as low as

**2.75% APR\*\***

which could mean big savings for you! Refinancing makes sense, and it's simple. Just bring your current loan to us—we'll handle the details.

\*Limited time only. Some restrictions may apply.

\*\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

# Annual Meeting & Membership Dinner

United Financial Credit Union is dedicated to serving the financial needs of the Valley Community. We appreciate you, our valued member, and we look forward to serving your financial needs for many years to come. We hope you will join us:

**Date: Saturday, February 18, 2012**

Time: 5:00 p.m. – Meeting  
5:30 p.m. – Cocktails/Social  
6:00 p.m. – Dinner

Location: LFA Hall  
2323 Amelith Road  
Bay City, MI

Entertainment will be provided by The Beets. Tickets are \$15.00 each and can be purchased at any United Financial office. We hope to see you there!



## Tax Time TIPS

**Just File It!** Visit our website starting January 17, 2012, and click the Just File It! link to file your Federal and State taxes for FREE! Call the Credit Union or visit our website to see if you qualify.



**Monitor your mailbox:** We will soon be mailing out IRS Form 1099 for members who earned \$10 or more in dividends on credit union accounts and IRS Form 1098 for those who paid at least \$600 in interest on credit union mortgages. If you receive one or both of these forms, please retain them for your tax preparation.

**Request Direct Deposit:** If you're expecting a tax refund, be sure to request Direct Deposit. Direct Deposit is simple, secure, and best of all, quick! You could receive your refund in as little as 10 days. Simply complete the Direct Deposit line on your tax form and include your United Financial account number and our routing number, 272477241.

**Split your Refund:** If you'd like to split your refund, you can use IRS Form 8888 to have your refund directly deposited into as many as three accounts. This is a great way to build your IRA or your emergency fund account.

**IRAs:** You still have several months to make your 2011 deposits. Contribution limits are \$5,000 a year for 2011 and 2012, with an additional \$1,000 allowed for taxpayers over the age of 50.



## SAVE TO WIN

We have once again joined the Save to Win program, sponsored by the Michigan Credit Union League, which means United Financial members have the chance to win one of ten Grand Prizes, plus thousands in monthly prizes!

With Save to Win, every \$25 you put into a share certificate here at United Financial is another chance to win and save. Here's how it works:

- Open a special 12-month CD with just \$25 or more.
- Make as many additional deposits as you like. Each \$25 deposit gives you another chance to win (up to 10 entries per month).
- Eighty monthly prize drawings, each in the amount of \$50, will be given away at the state level.
- Ten Grand Prizes of \$10,000 each will be given away at the end of the year.

You make the deposits, you keep the savings, and you keep the interest. You can't lose! Visit [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org) and click on the Save to Win link for complete rules.

## Heading To College?

### Apply For A United Financial Scholarship!

United Financial Credit Union will once again be offering four (4) college scholarship awards, each in the amount of \$500, to our young members! If you are making plans to attend college, be sure you apply for a United Financial scholarship to help pay for your college-related expenses.

#### Here are the details:

- Applicants must be a United Financial Credit Union member, a senior in high school, and planning on attending college or graduate school after high school graduation.
- Applications will be available January 16, 2012, and must be submitted by April 2, 2012.
- Applications are available on our website at [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org) and at any United Financial branch.

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

## Financial Tools For Your Financial Goals

If your finances are struggling or you're looking for ways to improve your budget, United Financial Credit Union is here to help. We offer free financial tools, financial education, and financial counseling services that can help you reach your financial goals.

BudgetSmart, an easy-to-use software tool, uses simple graphics, "pop-up" boxes and bar charts to help you manage your money more effectively, establish a budget, track spending, and more.

Accel, a comprehensive financial counseling and education program, offers free, immediate and confidential financial counseling with trained counselors. Your counselor will thoroughly assess your financial situation and develop a customized budget and plan of action in order to help you attain your goals.

Why wait? Get a fresh start on the New Year with a fresh look at your finances. Visit [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org) to get started today.

## Get A Head Start On The 2012 Holiday Season!

Did the holidays sneak up on you last year? Don't let it happen again! With a **Christmas Club Account** from United Financial, you can start planning for the next holiday season now. A Christmas Club Account is an easy, convenient way to save, especially when you take advantage of automatic transfers.

For all the details or to open a Christmas Club Account today, stop by the Credit Union. We'll be happy to help.



## What Is Wealth Management?

Think of Wealth Management as a step up from garden-variety financial planning. One office (rather than one person) provides a range of services for you: investment management, tax reduction and estate planning strategies, and personal financial planning.

Financial planning focuses on strategies to accumulate wealth and distribute wealth. Investment management focuses on the performance of your investment assets. Wealth management focuses on both components and utilizes this information to help you make sound financial decisions.

Start the New Year with a review of your financial situation. A wealth management advisor can be reached by calling **989.777.3620, ext. 4203.**



## Credit Union Night with the Spirit is February 25, 2012 at 7:11 p.m.

For more information or to purchase tickets (\$9.50 each), please contact Jessica at (989) 399-8698.

## Access Your FREE Credit Report Today!

The Fair Credit Reporting Act (FCRA) requires each of the three nationwide consumer reporting companies – Equifax, Experian and TransUnion – to provide you with a free copy of your credit report once every 12 months. All you need to do is request it!

To order yours, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call **877.322.8228**, or mail a request to Annual Credit Report Service, PO Box 105281, Atlanta, GA 30348-5281.

### A warning about "imposter" websites

Many "imposter" websites offer "free credit reports," "free credit scores," or "free credit monitoring," in an effort to draw your attention and attempt to sell you something or collect your personal information. Please remember, only one site, [www.annualcreditreport.com](http://www.annualcreditreport.com), is authorized to fill orders for the free annual credit report you are entitled to under law.

## Keep Your Accounts And Beneficiaries Up To Date

Have you moved? Has your phone number or email address changed? Have you checked your beneficiary information lately? Please take a few minutes to review all of your information and let us know of any changes. For your convenience, you may submit a change of address request through online banking. We appreciate your help in keeping us up to date.

## Loan Rates

As of January 1, 2012

Loan Type	APR* As Low As
<b>Vehicle Loans</b> <i>Other discounts may apply.</i>	<b>2.75%</b>
<b>Classic Car Loan</b>	<b>7.25%</b>
<b>Recreational Vehicle</b> • Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	<b>2.90%</b>
<b>Personal/Signature</b>	<b>6.90%</b>
<b>Quick Cash</b>	<b>14.90%</b>
<b>MasterCard</b>	<b>8.99%**</b>
<b>First Mortgages</b> • Fixed & Balloon available	<b>2.95%</b>
<b>FHA</b>	<b>Call for Current Rate</b>
<b>Rural Development</b>	<b>Call for Current Rate</b>
<b>Second Mortgages</b>	<b>6.45%</b>
<b>Home Equity Line-of-Credit</b>	<b>5.00%***</b>
<b>Construction Loans</b>	<b>3.00%</b>
<b>Vacant Land</b>	<b>6.50%</b>

For more details and rates, check out our website [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)

\* APR = Annual Percentage Rate. Rates and terms subject to change without notice.

\*\* Variable rate.

\*\*\* Variable rate. Maximum APR of 14.00%.

## Scoreboard

4th Quarter as of November 30, 2011

Assets .....	<b>\$155,842,898.43</b>
Loans .....	<b>\$95,554,635.66</b>
Members .....	<b>18,865</b>
Checking Accounts .....	<b>9,797</b>



**Daylight Saving Time begins Sunday, March 11 at 2:00 a.m. Remember to set your clocks ahead one hour before you go to bed Saturday night!**

## Holiday Closings

**President's Day • Monday, February 20**



### Board of Directors

**Ed Ulmer II**, Chairman  
**Tom Ochodnicki**, Vice Chairman  
**Jim Trommer**, Secretary/Treasurer  
**Charles Brenske**, Director  
**Michael Poag**, Director  
**Patricia Hatch**, Director  
**Robert Callison**, Director

## Join Our Text Club & You Could Win \$25!

Staying up to date with current credit union news is easy when you join the United Financial Credit Union Text Club!  
**Text PURPLE to 68683.**

*One lucky text club member will win a \$25 gift card each month.*



### Mission Statement

United Financial Credit Union will provide affordable, friendly, and quality service to our members. We are committed to the long-term financial stability of our credit union members and their families!



**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency  
Federally insured by NCUA.

## FEATURED BUSINESS

### Company Name: Answer Heating and Cooling

**Phone:** 989.695.9461  
**Email:** [marketing@answersos.com](mailto:marketing@answersos.com)  
**Website:** [www.answersos.com](http://www.answersos.com)  
**Locations:** 8490 Midland Road  
Freeland, MI 48623



**Number of years in Business:** 35  
**Number of employees:** 43

**What does your business do?** Answer Heating & Cooling has built its reputation for quality on our commitment to "Simply Outstanding Service" since opening in 1976. We want our customer's experience with our company to set a new standard for satisfaction. We take pride in operating with high moral and ethical value. Our service and installation technicians are highly trained specialists and continue to further their skills with on-going training to assure complete satisfaction for all of our customers. After thirty years of servicing HVAC equipment, our customers count on us to be experts.

#### **What makes your business unique? What sets you apart from the competition?**

We have over 35 years of experience, and we feature excellent customer service.

#### **Why do you enjoy doing business with United Financial Credit Union? They are great to work with they have great employees.**

#### **What types of services do you use here at the Credit Union?**

We offer Direct Deposit for our employees with accounts at United Financial CU.

**Is there anything else you would like people to know about your business?** We do a lot more than just HVAC service. We are prominent in many other areas, including humidifiers and geothermal technology.



989.777.3620 • 800.772.8728

[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)

#### **Bridgeport Township Office**

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

#### **Saginaw Offices**

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

2510 Weiss St., Saginaw, MI 48602  
Fax: 989.399.8620

#### **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**

4716 S. Garfield Rd., Auburn, MI 48611  
Fax: 989.399.8707

#### **Mailing Address**

P.O. Box 618, Bridgeport, MI 48722

#### **Lobby Hours**

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

#### **Drive-Thru Hours**

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

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