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the Informer

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

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A Great Deal For Your New Wheels

If you've been thinking about getting a new ride for the summer season, United Financial Credit Union can help you roll away with a great deal on an affordable loan. Our auto loans offer:

RATES AS LOW AS

2.90% APR*

TERMS UP TO 72 MONTHS

Plus, when you see us for financing on your new or used car, truck or SUV before September 30, 2011, your name will be entered in a monthly drawing for a **\$100 gas card****. Give us a call or stop by today – we look forward to helping you get behind the wheel of a great deal.



*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.

**Minimum \$5,000 loan. \$100 gas card given away in July, August and September.



welcome to our financial family

july 2011

1st Annual Member Appreciation Picnic

It's Our Way Of Saying "Thanks!"

United Financial Credit Union is pleased to host our **1st Annual Member Appreciation Picnic!** We will be celebrating you, our members, with delicious food, fun prizes, and live music by The Sinclairs.

WHEN: Wednesday, July 27
6:00 p.m. – 9:00 p.m.

WHERE: Tittabawassee Twp. Park

We have a pavilion reserved for our members at the Tittabawassee Township "Concert in the Park," so stop by the Credit Union to pick up your free wristband today, then come join us for our Member Appreciation Picnic as we celebrate you!



VISA



Gift Cards For Brides, Birthdays, Grads & More!

We know summer is filled with weddings, graduations and birthdays. That's why we are pleased to offer a gift that fits every occasion.

VISA Gift Cards can be loaded with any dollar amount and can be used anywhere VISA is accepted, so they are simple and convenient to purchased and perfectly fun to receive!

Stop by the Credit Union to pick up a VISA Gift Card for everyone on your list today.

Scholarship Winners

Congratulations to the very deserving winners of the 2011 Scholarship Awards:



Nathan Swain

BIRCH RUN HIGH SCHOOL



Chantelle Fondren

CHESANING HIGH SCHOOL



Hiawatha Smith II

SAGINAW HIGH SCHOOL



Jessica Allen

BAY CITY WESTERN

We wish you the best of luck!

Invest in America & Save More!

For the past four years, Invest in America has partnered with U.S. companies, including GM, Shop America, CU Benefits Express, and others, in order to offer credit union members exclusive discounts on things they use everyday. In fact, credit union members have saved over \$105 million on wireless services with Sprint, and as a member of United Financial Credit Union, there's never been a better opportunity for you to save too!

Here's how you can save with the Sprint Credit Union Member Discount Plan:

Sprint



- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fees

There's more! For a complete list of Invest in America partners visit www.lovemycrreditunion.org.



Congratulations 2011 Graduates!

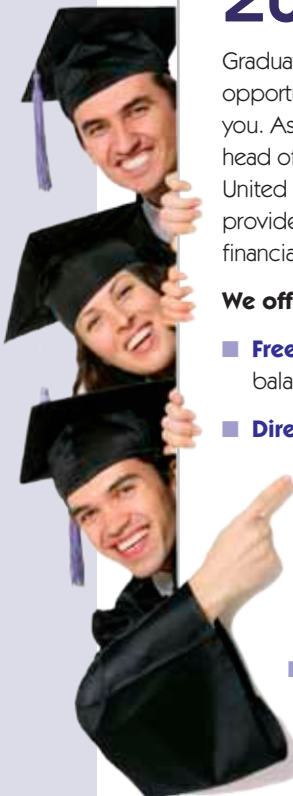
Graduation is an exciting time with new opportunities and challenges awaiting you. As you enter the "real world," and head off to college or start a new job, United Financial Credit Union is here to provide you with services to meet your financial needs.



We offer:

- **Free Checking Accounts:** No monthly fees, no minimum balance requirements, and easy ATM access.
- **Direct Deposit:** The safest, most convenient way to deposit your paychecks.
- **Low-Rate Loans:** Finance a new or used car, tuition and more.
- **ATM Service:** Fast and convenient access to your money.
- **Virtual Branch Online Banking:** Simple, secure way to manage your credit union accounts.

The credit union philosophy is "people helping people," and we're ready to help you in many different ways. Stop by and we'll show you how!





How Much *Life Insurance* Do You Need?

Life insurance is often just an afterthought after more rewarding financial obligations are taken care of, but it is one of the most important. If you don't have enough life insurance, you could put your family in a difficult situation upon your death, but having too much could mean you are throwing money out the window. So, how much life insurance do you need?

If You're Single Without Children: If you don't have a spouse or any dependents, you may not need much, if any life insurance at all. In this situation, when you pass, you probably aren't leaving anyone behind that relied on your income. Even so, you may still want some very basic coverage to ease the family's pain by covering final funeral expenses.

If You Have a Spouse or Dependents: Life insurance becomes increasingly important when you get married or have children. Typically, a death is not only emotionally difficult, but the loss of a significant source of income can leave your loved ones facing an additional financial burden. Here are a few things to consider:

- What immediate financial expenses will your family face upon your death?
- How much of your salary is required to meet your current expenses? If you were to die tomorrow, how long would your dependents need financial support?
- How much, if any, would you want to leave behind to fund your child's education, giving to charities, or leave an inheritance?

Consider Your Needs: There is no right or wrong answer to how much insurance you need as your values and goals will ultimately determine what is right for you. For some people this could mean enough coverage so that their spouse would never have to work again, while for others it may mean just enough to pay off outstanding debts. Whatever you decide, your loved ones will appreciate it in the unfortunate event that it is needed. For more information, contact our Wealth Management department.



Don't Let Christmas Sneak Up On You!

We're just about half way through the year, which means Christmas is just around the corner! **Are you ready?** If you haven't started a Christmas Club Account yet, it's not too late to start saving today.

Just give us a call or stop by, and we'll explain all the details.

We Have Discount Tickets

Are you heading to **Cedar Point** or **Soak City** this summer? Stop by the Credit Union before you go! We have discount tickets available, so you can save money and skip the long lines at the gates.

Come get your tickets, then get out there and have some summer fun!



Take A Break From Your Payments

If you could take a small vacation from your loan payments this summer, what would you do with the extra money? Maybe take a little trip, do some shopping, or pay off some bills? Well, United Financial Credit Union is here to grant you that wish.

With our **Summer Skip-A-Pay Program***, qualified members may choose to skip their loan payment(s) for July or August for a small fee of \$30 for each skipped payment. To take advantage of this special offer, stop by the Credit Union or visit us online to fill out your Skip-A-Payment form.



*Offer excludes real estate, home equity and credit card loans.

Loan Rates

As of July 1, 2011

Loan Type	APR* As Low As
Vehicle Loans <i>Other discounts may apply.</i>	2.90%
Classic Car Loan	7.75%
Recreational Vehicle • Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	3.75%
Personal/Signature	7.90%
Quick Cash	14.90%
MasterCard	8.99%**
First Mortgages • Fixed & Balloon available	2.95%
FHA	Call for Current Rate
Rural Development	Call for Current Rate
Second Mortgages	6.45%
Home Equity Line-of-Credit	5.00%***
Construction Loans	2.95%
Vacant Land	6.50%

For more details and rates, check out our website 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

2nd Quarter as of May 31, 2011

Assets	\$157,891,093.18
Loans	\$95,286,104.23
Members	19,426
Checking Accounts	9,804

NOTICE OF CHANGE IN TERMS FUNDS AVAILABILITY POLICY

Checking Account Deposits "Next Day Availability Amount" Increased to \$200 Starting July 21, 2011

Starting July 21, 2011, when we place a hold on a check that you deposit into your checking account, the first \$200 of your deposit will be available to you on the first business day after the day of your deposit. In your Funds Availability Policy, Section 2, Reservation of Right to Hold, is amended to increase from \$100 to \$200 the amount that will be available on the first business day after your deposit.

For example, if you deposit a check for \$700 into your checking account on a Monday, \$200 of the deposit would be available to you on Tuesday. The remaining \$500 would be available to you on Wednesday.

Should you have questions about our check deposit practices, or need an explanation about any matter addressed in your and our Deposit Account Contract (Parts 1 and 2), please call us at 989-777-3620 during business hours and we will be happy to answer your questions. Thank you again for being a member of our credit union. We look forward to serving you!

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



Holiday Closings

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5

Join Our Text Club!

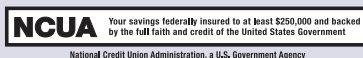
Staying up to date with current credit union news is easy when you join the United Financial Credit Union Text Club! If you'd like to start receiving information about current updates, special promotions and exciting contests,

**text
 PURPLE
 to 68683.**



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!



FEATURED BUSINESS

Company Name: Matt Eurich Building & Remodeling

Contact: Matt Eurich

Phone: 989.239.3767

Email: matteurich@att.net

Website: www.matteurichremodeling.com

Locations: Saginaw, Bay City, Midland and Pinconning

Number of years in Business: 17

Number of employees: 3



BUILDING & REMODELING

What does your business do?

Matt Eurich Building & Remodeling serves the Saginaw, Bay City, Midland, and Pinconning areas with quality construction services, which include, but are not limited to, roofing, siding, replacement windows, remodeling and general contracting insurance work.

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

As an experienced lead abatement contractor, our trained crew specializes in stabilizing lead surfaces. We also offer custom trim carpentry, including built-in bookshelves and mantels. You can view our project gallery by visiting www.matteurichremodeling.com.

Why do you enjoy doing business with United Financial Credit Union?

I do the majority of my banking at the Saginaw Township - State St. Office, and I enjoy the friendly, personal service I receive from the staff there.

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

I use the business checking and savings services as well as the online banking.

Is there anything else you would like people to know about your business?

We are able to meet your home improvement needs at competitive pricing!



989.777.3620 • 800.772.8728

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

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 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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