



the Informer

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



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A Credit Card That Works For You

If you carry a United Financial Credit Union credit card, you're going to notice some positive changes! We're partnering with **ATIRAcreditSM** to bring you a new and improved product.



- A Platinum Rewards MasterCard®
- NO annual fee
- NO balance transfer fee
- A low interest rate
- Redeem your points for cash, gift cards, merchandise or travel
- 24/7 Customer Service
- Track and manage your points online
- Earn reward points with every purchase – and get 2x the points on purchases you make in the first 60 days you have your new card
- Zero Liability fraud protection

"This is a member-friendly credit card that gives you all the benefits of a large credit card issuer, but without all the headaches," said Dave Cibulka, CEO of United Financial Credit Union. "We will offer competitive rates, no hidden fees and a great rewards program. Plus, the 24/7 customer service means you won't have to wait to have your questions answered. We are pleased to offer a credit card that you would expect from your credit union!"

You can apply for the new United Financial ATIRAcredit Platinum MasterCard now by visiting one of our branches or by going online to www.unitedfinancialcu.org.

In this time where we are all concerned about making smart financial choices, we are pleased to offer a credit card that makes you a priority. For more information, call **989-777-3620 ext. 4**.



spring is in the air
come grow with us

april 2010

HERE'S HOW: How to find a surcharge-free ATM

You probably know that we provide access to thousands and thousands of surcharge-free ATMs. How can you find an ATM near you? It's easy!



- Look for the CO-OP logo
- Visit www.co-opnetwork.org and click on ATM Locator
- Visit www.co-opnetwork.org and download the database of all 28,000 locations to your Garmin, Tom-Tom or other navigational device
- Text your location - address, intersection or zip code - to **692667** (MYCOOP) from any mobile phone
- Call **888-SITE-COOP**

Spring Clean Up Loan

It's the season for cleaning, and we have the best tool to help! Our Spring Clean Up Loan is a loan for any reason – spring clean your house, your credit, your life!

- Make some much-needed home improvements to turn your current home into your dream home
- Consolidate your debt to help you save on finance charges and reduce your stress level
- Take a nice family vacation

7.90% APR* | 12 month term

As long as you qualify, this rate is good for everyone!

Our application process is easy! Just give us a call at **989-777-3620**, stop by any branch, or access our loan application online at www.unitedfinancialcu.org.

* 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. Estimated monthly payment example = \$86.97 per \$1000 (payment example based on 7.90% APR and a term of 12 months).

HOLIDAY CLOSING
MEMORIAL DAY
Monday, May 31

What does that mean to you?

get in the
savings
game
National Credit Union Youth Week™

National Credit Union Youth Week™

April 18 – 24

They say practice makes perfect. Perhaps your child has practiced to become a seasoned football player, cheerleader, or chess guru. But maybe it's time for them to start training to become financially responsible adults!

As a Credit Union member, your child can learn how to save for the future, how to set financial goals, and how to make the most of every dollar. Youth Week is the perfect time to get started. Stop by during this special week and we'll be happy to open an account for the youth in your life.

IRA Reminder

Don't forget, you have until April 15th to contribute to your 2009 IRA. If you're getting a tax refund, this is a great way to put it to work! With competitive rates and up to \$250,000 in federal deposit insurance, United Financial CU will take good care of your growing nest egg. Call or stop by today.

SAVE TO WIN

\$100,000 Grand Prize!

How would you like to save money and get a chance to win \$100,000 at the same time? Well, at United Financial Credit Union, we are excited to announce that we are participating in the Save To Win program, sponsored by the Michigan Credit Union League. You could WIN \$100,000 plus thousands in monthly prizes!

Here's how it works:

- Open a special CD earning **1.00% APY*** with just \$25 or more.
- Each \$25 deposit you make helps you build your savings and gets you another chance to win. That's up to 10 chances per month and a total of 90 chances!
- Monthly cash prizes will be given away, and the Grand Prize of \$100,000 will be given away at the end of the year.

You make the deposits, you keep the savings, you keep the interest. You can't lose!

All participants must be at least eighteen (18) years of age, a legal resident of the State of Michigan, and a member with a traditional share account in good standing at United Financial Credit Union. For complete rules visit www.unitedfinancialcu.org or contact the Credit Union to learn more.

* APY = Annual Percentage Yield. Quoted rate requires a term of 12 months and a minimum deposit of \$25. Penalties apply for early withdrawals. Contact the Credit Union for more information.

New website COMING SOON!

Make sure to check it out at www.unitedfinancialcu.org.

United Financial CU Members Save When Vacationing at Campsites and Resorts

As a member of United Financial you're able to save on many made in America products and services through the Invest in America program. Don't just Invest in America, **SEE America!** Get out, explore, and live the dream! Invest in America has teamed up with Equity LifeStyle Properties to bring the best in resort living and vacation destinations to our credit union members. With over 300 resort destinations and award-winning communities across America, we invite you to take advantage of **exclusive credit union member discounts**, from owning your own American built vacation home to exploring our country's beautiful destinations in your RV.

If you're looking for a new or used vacation home, chances are Equity LifeStyle Properties will have what you're looking for, and you can save even more by taking advantage of United Financial's low mortgage rates and closing costs.

Whether you're buying a vacation home or just passing through, Equity LifeStyle Properties provides all the recreation activities your family will want including: golf, tennis, fishing, swimming, hiking and biking. What are you waiting for, get out and explore this great country!

For complete details visit LoveMyCreditUnion.org.

May Is Direct Deposit Month

It's not new. It's not fancy. But Direct Deposit is a reliable electronic service that has been helping people save time for more than 25 years! Direct Deposit is:

Safe – You are protected against mail fraud and identity theft.

Easy – Your money is in your account – on time, every time.

Convenient – Your check doesn't rule your schedule. Your money is there when you need it.

Ask your human resources department or visit www.godirect.org for details on signing up – and remember, Direct Deposit can also be used for your pension, Social Security checks and even your tax refund.

How to apply for a loan

As a member of United Financial Credit Union, you have access to some of the best loan programs in town! Whether you need an auto loan, a personal loan, or any other type of financing, we make it easy to apply.

- Stop by any office and we will be happy to assist you in person.
- Call our loan department at **989-777-3620**.
- Visit our website at www.unitedfinancialcu.org and click on Apply for a Loan to use our simple, secure online application.

Generally we just need some basic information including a recent pay stub, what type of loan and how much you would like to borrow to get the process started. If you are applying for a home loan, additional information may be necessary. Feel free to give us a call if you have any questions about the application process.



United Financial Credit Union would like to express sincere condolences

to the family of **Mr. Rolf Hanson**. He was a past President of the Board of Directors and served on the Board for 28 years. Rolf passed away on February 26, 2010 at the age of 76. He will be deeply missed.

OOPS – Optional Overdraft Protection Service now available

Have you ever made a mistake in your checkbook? Everyone has at least once. We now have a convenient service to help members reduce this mistake: OOPS, our Optional Overdraft Protection Service.

Instead of denying a debit card or check transaction, OOPS allows United Financial Credit Union to process the transaction. This will help you avoid high charges from merchants for returned checks. Plus, it saves you from the embarrassment at the store. OOPS limits of up to \$1,200 will be considered based on your checking account relationship. Charges apply for each item that would create an overdraft on your account.

Contact the Credit Union for more details or to sign up today!

Open Your Go Green Bundle Today!

If you're looking for ways to help the environment and save time while you're at it, check out our Go Green Bundle of online services!

- Virtual Branch
- Net Pay*
- E-Statements

Sign up for E-Statements or Net Pay, our online bill payment service, and get a free United Financial reusable shopping tote!**

All of our online services help conserve fuel, paper and other natural resources. You will save time, save money, and enjoy secure 24-hour account access – free of charge.

E-Statements and Net Pay also help you qualify for Direct Rewards Checking. If you meet all of the requirements, you can enjoy free checking plus a phenomenal dividend rate of **4.00% APY!***** Visit our website for details. Speak to a Member Service Representative to sign up today and receive your free reusable shopping bag!

* Net Pay is \$4.95 if you do not have Direct Deposit.

** While supplies last.

*** APY = Annual Percentage Yield. Rates are subject to change. Please refer to our current rate sheet. Direct Rewards Checking is for Personal Accounts only.



Get Up & Go! With a new boat, RV, or motorcycle

Don't just daydream about sailing the seas or cruising down the highway. Make it happen, with an affordable loan from United Financial Credit Union! Today's bargain prices and our low rates can turn those dreams into reality. Currently our rates are as low as:

3.95% APR*

Make this a summer you'll never forget. To apply for a loan just call, stop by or visit www.unitedfinancialcu.org.

*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.

Questions about your Financial Nest Egg?

Call our Investment Advisor
at 399-8662.

Benefits Plus Identity Theft Protection & Security Center

A complimentary benefit for Benefits Plus members!

The power to protect your identity and secure your personal information is just a click away. Our Identity Theft Protection & Security Center will guide you through the steps required to take command of your identity and help prevent criminal attempts to compromise your credit and your good name.

- Fraud Alerts
- Junk Mail Reduction
- Free Credit Reports
- Credit Card & Personal Information Form
- Identity Theft Restoration Service

If you're not already enrolled in Benefits Plus® visit www.unitedfinancialcu.org to see all of the other great services included in Benefits Plus® membership and for details on how to sign up today.

*90 day free trial with a monthly fee of \$3.95 per month.

Loan Rates

As of April 1, 2010

Loan Type	APR* As Low As
Vehicle Loans	4.95%
Other discounts may apply.	
• 2010 Vehicle	3.95%
Classic Car Loan	7.75%
Recreational Vehicle	5.75%
• Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	
Personal/Signature	8.25%
• Minimum loan amount \$1,000	
• Maximum loan amount \$15,000	
Quick Cash	14.90%
• Minimum loan amount \$500	
• Maximum loan amount \$5,000	
Platinum Rewards MasterCard Call for Current Rate	
First Mortgages	
• 80%, 90% or 100% LTV**	
5-Year Balloon Mortgages	4.25%
• Amortized up to 30 years	
7-Year Balloon Mortgages	4.40%
• Amortized up to 30 years	
10-Year Balloon Mortgages	4.55%
• Amortized up to 30 years	
Fixed Mortgages	
5-Year	4.25%
10-Year	4.55%
15-Year	Call for Current Rate
30-Year	Call for Current Rate
FHA	Call for Current Rate
Rural Development	Call for Current Rate
Second Mortgages	6.45%
• 80% LTV**	
• 60-180 month terms available	
Home Equity Line-of-Credit	3.00%***
• 80% LTV	
• Terms - 60 month draw, 240 month repay	
Construction Loans	4.25%
Vacant Land	6.50%

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

** LTV=Loan-To-Value.

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



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Scoreboard

1st Quarter as of February 28, 2010

Assets	\$114,167,595.51
Loans	\$79,316,018.09
Members	14,999
Checking Accounts	7,334

Board of Directors

Ed Ulmer II, Chairman
Tom Ochodnický, Vice Chairman
Jim Trommer, Secretary/Treasurer
Charles Brenske, Director
Michael Poag, Director
Doug Sweeney, Director

Bridgeport Office

David Cibulka, President/CEO
Barbara Appold, Executive Vice President
Melinda VanDeventer, Accounting Supervisor
Emmy Mondeau, Teller Supervisor
Cindy Cook, Accounting Clerk
Mandy Cumper, Receptionist
Brianne Fournier, Member Service Representative
Andrew Frantom, Network Administrator
Jim Griffin, Facilities Management Specialist
Samantha Hitzeman, Teller Service Representative
Amy Kandas, Senior Loan Service Representative
Kathy Massey, Teller Service Representative
Onnalee McNalley, Member Service Representative
Becky O'Brien, Computer Operator
Miranda Schneider, Loan Service Representative
Cortney Schultz, Teller Service Representative
Carolyn Wellman, Teller Service Representative
Nicole Whitmore, Teller Service Representative
Stephanie Zehnder, Mortgage Processor

Saginaw Office

Sarah Vasey, Branch Manager
Marcellette Kennedy, Vice President of Lending
Heather Nevarez, Teller Supervisor
Michele Inosencio, Teller Service Representative
Tammy Flattery, Teller Service Representative
Kayla Goodrow, Teller Service Representative
Megan Jozwiak, Teller Service Representative
Kathy Jurmanovich, Loan Service Representative
Jody Komyathy, Investment Advisor
Fran McFarland, Member Service Representative
Kristi Schmitt, Receptionist
Michelle Schultz, Teller Service Representative
Tina Tigner, Collection Officer
Shelly Woods, Senior Loan Service Representative

Chesaning Office

Mary Kern, Branch Manager
Heather Cross, Member Service Representative
Theresa O'Deay, Teller Service Representative
Natascha Pickering, Teller Service Representative
Lindsey Waswick, Teller Service Representative

Freeland Office

Joshua Sawyer, Vice President
Jessica Gwizdala, Director of Marketing & Training
Sandra Burnham, Member Service Representative
Sally Holtrop, Teller Service Representative
Amy Schmidt, Member Service Representative
Beth Taylor, Teller Service Representative

Auburn Office

Meagen Blasch, Branch Manager
Robin Naugle, Member Service Representative
Zachary Zuehlsdorf, Teller Service Representative
Debbie Jakubczak, Teller Service Representative

FEATURED BUSINESS

Company Name: Pur-a-Fry Filtration
Contact Person: Daniel Stahl

Phone: 989-573-1080
Email: purafryfiltration@yahoo.com
Location(s): 11833 Scott Rd., Freeland MI 48623
Number of years in Business: 4
Number of employees: 1

What does your Business Do?

Pur-a-Fry Filtration is a business offering regularly scheduled micro-filtration of cooking oil and professional hygienic cleaning of deep fat fryers. Frying oil rapidly deteriorates with the buildup of burned carbons and other suspended particles. Regular filtering reduces the onset of this chemical breakdown, extends the life of oil and creates better food presentation and flavor.

What makes your Business unique? What sets you apart for the competition?

This is a one-of-a-kind business in the tri-city area. Many fryers have basic built-in filters. These filter to about 200 microns at best. The remaining contaminants are left in the oil. Pur-a-Fry Filtration will filter your oil to the 1 to 3 micron level. While the oil is being filtered with the portable unit, your fryer will be professionally cleaned, then the clean oil returned to your clean fryer.

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

The friendly and accommodating people make it comfortable. They are personable, they know my name when I go in. The location is convenient.

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

Business checking/savings and personal checking/savings.

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

I am always looking for opportunities to grow and expand. I offer a free demo to potential customers so they can see what the service is all about.



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!



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

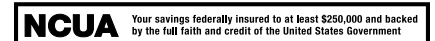
Freeland Office
7600 Midland Rd., Freeland, MI 48623
Fax: 989.399.8705

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 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. 7 a.m. to 6 p.m.)
Saturday 9 a.m. to 12:30 p.m.



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