



# the Informer

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

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## 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 **5.00% APY!\*\*** Visit our website for details. Speak to a Member Service Representative to sign up today and receive your free reusable shopping bag!

\* 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.

## Start The New Year With Free Money!

How would you like to save money on your monthly loan payments, enjoy a couple of months with no payments – and get \$50 while you're at it? At United Financial Credit Union, it's simple:

- Bring your loans from other lenders to United Financial
- Let us help you refinance to a low interest rate
- Enjoy no payments for 60 days
- We'll give you \$50 cash!

We can refinance car loans, personal loans, mortgage and more. With today's low rates, this is the perfect time to take another look at your current rates. You might be paying more than you need to!

Why not ring in the New Year with free money? Stop in and talk to a Loan Officer today!



bundle up  
for our great rates

january 2010

## Announcing **SAVE TO WIN**

Save To Win is a special savings certificate that helps you build your savings while also giving you chances to win a Grand Prize of \$100,000, plus monthly cash prizes! Each \$25 deposit into this certificate helps you build your savings and gets you another chance to win - up to 10 chances every month! That's up to 110 entries into the grand prize drawing. Plus, all the money you deposit into the Save to Win account is still yours, plus interest. You can't lose!

This savings certificate is a 12-Month certificate that allows you to continue to add to it throughout the term. The minimum to open the account is \$25. There is no minimum or maximum deposit requirement. You receive additional entries, for every \$25 increase from your previous month's balance. You may receive a maximum of 10 entries per month. For complete rules, stop by any United Financial location or visit our website at [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org).

You may open this certificate any time from **February 16, 2010** through the end of the year, but just remember the earlier you start, the better your chances to win that \$100,000 grand prize! If you have any questions, contact us at **989.777.3620**.

## Oops! Avoid These 5 Financial Mistakes

Are you trying to make wise financial moves? You're not alone. Many of us are resolving to get our finances on track and keep them there in 2010! While you're making plans and setting goals, keep these common mistakes in mind:

**No emergency fund:** Unexpected expenses are bound to come up. A cushion of cash is critically important. Make your emergency fund a top priority.

**Payment shopping:** When comparing your loan options, shop for a monthly payment and not a rate. Be sure to start right here at United Financial Credit Union.

**Bouncing checks:** It's expensive to bounce a check, and it can also result in a lower credit score. Ask us about overdraft protection.

**Ignoring small expenses:** Small expenses can add up quickly! Look for ways to save – including fee-free ATMs, free Bill Pay and free checking.

**Falling for a scam:** Information is your best weapon against scams. Visit [www.onguardonline.gov](http://www.onguardonline.gov) to stay on top of the latest schemes.



**Habitat  
for Humanity**

United Financial Credit Union is proud to announce that we have come together with The Mid-Michigan Chapter of Credit Unions to sponsor Habitat for Humanity's first

deconstruct/reconstruct "green" house project. United Financial Credit Union is honored to be a sponsor for this Habitat house project, and we look forward to providing the first green Habitat home for yet another deserving family.

## What's New In IRAs?

- The annual contribution limit for Traditional and Roth Accounts is \$5,000 for 2009 and 2010.
- Taxpayers over 50 can contribute an additional \$1,000.
- You can contribute to your 2009 IRA until April 15th. Please be sure to specify that you are making a 2009 contribution.
- In 2010, higher-income taxpayers can convert from a Traditional IRA to a Roth IRA. Since there are tax implications and other considerations, we recommend discussing this option with your tax advisor or talk to Jody, our Investment Advisor.

## Plan Ahead With a Christmas Club Account

Wouldn't it be nice to have a bundle of cash saved up for next year's holiday shopping? Now is the time to start planning! A Christmas Club Account is an easy, convenient way to save – especially with automatic transfers.

We'll be happy to explain all the details and open your 2010 account. Just call or stop by!

## HOLIDAY CLOSING

**PRESIDENTS DAY**  
Monday, February 15, 2010

## Annual Meeting

It's our 46th Anniversary!

United Financial Credit Union is proud to celebrate 46 years of serving our community's financial needs! We hope you will join us for the Annual Meeting on Thursday, February 11th at 6:00 pm. Come to the Saginaw Township Office on State Street for light refreshments and important information about your Credit Union. Please call 989-777-3620 to RSVP.

We appreciate each of our members and look forward to serving your financial needs for years to come. Thank you for being a part of our Credit Union family!

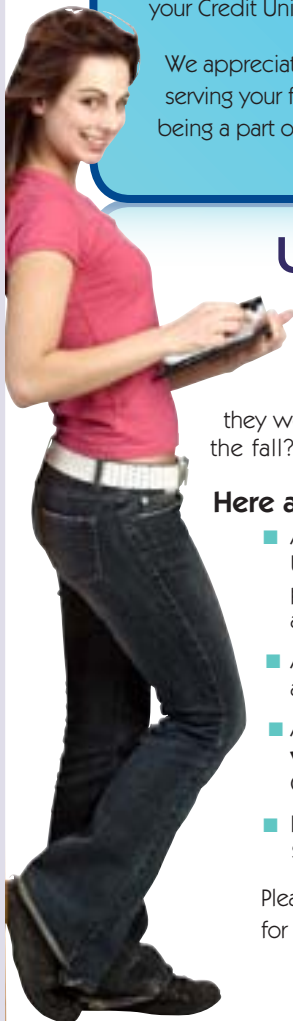
## United Financial Scholarships Available

Is there a high school senior in your family? Are they wondering how they're going to pay for college in the fall? Encourage them to apply for our scholarship!

### Here are the details:

- Applicants must be an 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 11, 2010 and must be submitted by April 2, 2010.
- Applications are available on our website at [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org) and at any of our five Credit Union locations.
- Five scholarships will be awarded in the amount of \$500 each.

Please contact the Credit Union with any questions or for further details.



## Time For An Update?

From time to time we need to contact our members, so it's important for us to have your current information, including your address, phone number, and email. We also need to maintain the correct beneficiary information for accounts such as IRAs. Please let us know if we need to update anything. Thanks for your help!

## Taking Advantage Of A "Free" Offer? Read the fine print!

You may be excited to order a "free" bottle of vitamins, or a "free" sample of the latest weight loss craze. But be sure to read the details before providing your debit or credit card number. Very often, when you place your order you are agreeing to monthly shipments – which are NOT free.

In the same way, many of the websites advertising "free" credit reports require you to sign up for monthly credit monitoring. When you're checking on your reports be sure to use the official website:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

## Financial Resolutions: Clean up, Clear Out, Consolidate

The New Year is upon us, and this is the perfect time to get a clear picture of where you stand, and start to straighten out your finances.

It is not uncommon to accumulate things over the years. This is true of our finances as well as our possessions. If you feel it's time to make a fresh start, consider these steps:

1. **Make a list of all your assets and debts, individually.**
2. **Go through each one of your investments and make sure you know why you own each one.**
3. **Look for ways to consolidate accounts. Try to get down to one primary savings account, one brokerage account and one IRA.**
4. **Lastly, assess outstanding debt. This can be a daunting task but it is one that Jody in Wealth Management Services can help you with!**

Jody is going to have plenty of new products and ideas to offer in 2010. She will be prepared to discuss some alternative investments offering some competitive rates. Also, she can suggest ways to make your financial life simpler and more goal oriented. In addition, if you currently have a Traditional IRA account, 2010 could be the year to consider a conversion to a Roth account since the new Roth conversion tax laws are in effect.

Set up your appointment today for a complimentary financial plan to discuss any of these issues or if you have any other questions. Call today at **989-399-8662**.

## MasterCard Updates

United Financial Credit Union MasterCard changes effective February 3, 2010:

- The minimum payment required will be 3% of the balance or a minimum of \$40.00.
- Credit Life and Disability will no longer be offered or charged to the MasterCard.

Please let us know if you have any questions regarding these changes.



## Benefits Plus:

United Financial is committed to provide extraordinary value to our members. That is why we are excited to give you a 90 day FREE trial\* in Benefits Plus. Benefits Plus will help you live better for less with discounts and savings on products and services you use every day.

### Add Benefits Plus onto your current checking account and discover all you're entitled to!

- Identity Theft Protection
- Travel, Hotel and Cruise discounts and rebates
- Grocery Coupons
- Local Business Discounts
- National Restaurant and Retailer Discounts
- Cash Back Rewards
- And so much more!

To sign up for your 90 day FREE trial, contact a Member Service Representative or visit our website to enroll.

\*Please note that there is a monthly fee of \$3.95 after the initial 90 day trial.



## Saginaw Spirit

Saginaw Spirit and United Financial CU are teaming up to help kids! Credit Union night with the Saginaw Spirit is Saturday, February 13th at 7:11 pm.

For more information or to purchase tickets (\$7.50 each) contact: Jessica at **(989)399-8698**. United Financial CU will donate \$1 to Children's Miracle Network for each ticket that is purchased for this game.

We are also selling Saginaw Spirit Vouchers at discounted prices.



## Loan Rates

As of January 1, 2010

Loan Type	APR* As Low As
<b>Vehicle Loans</b> <i>Other discounts may apply.</i>	<b>4.95%</b>
<b>Classic Car Loan</b>	<b>7.75%</b>
<b>Recreational Vehicle</b> • Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	<b>5.75%</b>
<b>Personal/Signature</b> • Minimum loan amount \$1,000 • Maximum loan amount \$15,000	<b>8.25%</b>
<b>Quick Cash</b> • Minimum loan amount \$500 • Maximum loan amount \$5,000	<b>14.90%</b>
<b>MasterCard</b> • Minimum amount \$500 • Maximum amount \$15,000 • 25-Day grace period	<b>Call for Current Rate</b>

## COMING SOON!

Look for exciting new enhancements to our United Financial Credit Cards!

<b>Platinum MasterCard</b> • Minimum amount \$5,000 • Maximum amount \$15,000 • 25-Day grace period	<b>Call for Current Rate</b>
<b>First Mortgages</b> • 80%, 90% or 100% LTV**	
<b>5-Year Balloon Mortgages</b> • Amortized up to 30 years	<b>4.75%</b>
<b>7-Year Balloon Mortgages</b> • Amortized up to 30 years	<b>4.90%</b>
<b>10-Year Balloon Mortgages</b> • Amortized up to 30 years	<b>5.05%</b>
<b>Fixed Mortgages</b>	
<b>5-Year</b>	<b>4.75%</b>
<b>10-Year</b>	<b>5.05%</b>
<b>15-Year</b>	<b>Call for Current Rate</b>
<b>30-Year</b>	<b>Call for Current Rate</b>
<b>Second Mortgages</b> • 80% LTV** • 60-180 month terms available	<b>6.45%</b>
<b>Home Equity Line-of-Credit</b> • 80% LTV • Terms - 60 month draw, 240 month repay	<b>3.00%***</b>
<b>Construction Loans</b>	<b>4.75%</b>
<b>Vacant Land</b>	<b>6.50%</b>

\* APR = Annual Percentage Rate. Rates and terms subject to change without notice.  
\*\* LTV=Loan-To-Value.  
\*\*\* Variable rate. Maximum APR of 14.00%.

## Scoreboard

4th Quarter as of November 30, 2009

Assets .....	<b>\$121,738,042.76</b>
Loans .....	<b>\$79,293,717.24</b>
Members .....	<b>14,945</b>
Checking Accounts .....	<b>7,234</b>
MasterCard Holders .....	<b>1,699</b>

### Board of Directors

**Ed Ulmer II**, Chairman  
**Tom Ochodnicki**, 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 McNailey**, 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  
**Debbie Jakubczak**, Member Service Representative  
**Robin Naugle**, Teller Service Representative

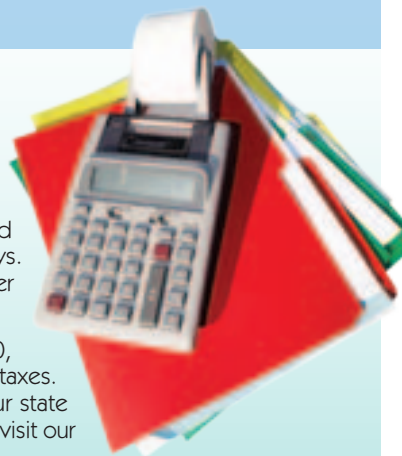
## DISCLOSURES

United Financial is making a number of important changes to the disclosures that concern your account. We have revised these disclosures to more fully and clearly outline the responsibilities of membership, account ownership and services used by each member. These changes will help us provide you with the best account products and services, in the most cost effective manner. Please refer to our website to review the new disclosures that may concern your account.

## Tax Tips

- Direct Deposit- Get your tax refund fast with Direct Deposit. Simply complete the Direct Deposit line on your tax return, and receive your refund in as little as 10 days. Include your Credit Union account number and our routing number: **272477241**.
- Visit our website starting January 18, 2010, and visit the **Just File It!** link to file your taxes. You can use this link for FREE, to file your state and Federal taxes. Call the Credit Union or visit our website to see if you qualify.
- Turbo Tax- Prepare and file your taxes online by visiting our website and clicking on the Turbo Tax link. You pay nothing until you file, so you can try it out risk-free.
- Forms In The Mail- Watch for IRS Forms 1098 and 1099 in the mail, and keep them for your tax preparation. These forms include your mortgage interest and dividend information for 2009.
- IRAs – You have until April 15th to contribute to your 2009 IRA. Be sure to let us know that you are making a contribution for the previous year.
- Tax Refund Advance Loans: If you file your taxes on-site, you have an account with us, and you directly deposit your tax refund to the credit union, you may qualify for a loan\* to tide you over until your refund check arrives.

\* Loan is granted based on anticipated refund. Contact the Credit Union for interest rate and full details.



## 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](http://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.



**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

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