



# the Informer

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

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## Get Back-To-School Savings & Rewards

### With Your MasterCard Credit Card!

Back-to-school shopping doesn't have to mean an empty wallet.  
Use your United Financial Credit Union Credit Card for all your  
back-to-school needs and receive rewards just for shopping!

With the United Financial ATIRAcREDIT MasterCard you  
will enjoy:

A low interest rate

No Annual Fee

No Balance Transfer Fee

Reward Points for every dollar you spend

2x the rewards for the first 60 days\*

24/7 customer service



Make your United Financial Credit Card your card of  
choice. Contact us today if you'd like to apply for a  
new card, request a credit limit increase, or transfer  
high-rate balances. We'll be happy to help.

\*For new cards only.



beat the heat  
with our cool rates

july 2010

## OOPS

### Optional Overdraft Protection Service

If you have ever made a mistake in your  
check register and have accidentally  
overdrawn your account, you're not  
alone! We all make mistakes and now  
United Financial Credit Union has a  
convenient service to help protect  
you when you "oops".

**OOPS**, our Optional Overdraft Protection  
Service, allows us to process a debit  
card or check transaction for you even  
when you do not have the funds in your  
account to cover the transaction. OOPS  
will help you avoid paying high charges  
from merchants for returned checks, and  
it can save you from the embarrassment  
of a denied transaction at the store.

OOPS is free until you need it, at which  
time charges will apply for each item  
that would create an overdraft on your  
account. Limits of up to \$1,200 will be  
considered based on your checking  
account relationship.

For more information, or to opt-in to  
OOPS today, call, stop by any office  
or visit us online.

## The Return Of The IRA Minimum Withdrawals

IRA minimum withdrawals were suspended in 2009 in order to give battered IRAs a chance to recover from the 2008 stock market meltdown. However, for the 2010 tax year, IRA minimum withdrawals have returned.

### Here's what you need to know:

- At age 70 ½, Traditional IRA owners and Simple IRA owners must take annual withdrawals of specified amounts and pay the related federal and state income tax hits.
- If you are a Traditional IRA owner or a Simple IRA owner who turned 70 ½ in 2009, you must take your initial required withdrawal by December 31, 2010.
- If you are a Traditional IRA owner or a Simple IRA owner who will be turning 70 ½ at any point in 2010, you are required to take your first minimum withdrawal no later than April 1, 2011.

Now that you've hopefully filed your 2009 tax return, you can start focusing on your 2010 taxes. Just keep in mind that the IRA minimum withdrawals rules are back in full force. For more information regarding IRA minimum withdrawals and minimum withdrawal amounts visit [www.irs.gov](http://www.irs.gov).



It's easier than ever before to connect with us, learn what is going on at the credit union and ask us questions- we've joined Facebook! So look us up and add us to your Facebook network!



To find us on Facebook simply type United Financial Credit Union into the Facebook search box and become a fan!

**Spend A Day At The Park**

**Cedar Point** **Soak City**

Whether you're going to Cedar Point or Soak City, be sure to stop by the credit union first. We offer discount tickets that will save you time and money. Simply visit us and then head out for a day of fun.

## Sail Into Summer Cash!

Does it seem like you're constantly working and too busy for relaxing? Well now is the perfect season to get away and do just that. Relax! Come see us for a **Summer Fun Loan** with a rate as **low as 2.90% APR** and affordable monthly payments. We'll help you get some extra summer cash to help you get to where you really want to be.

Now's the time for you to set aside your busy schedule and get your Summer Fun Loan. For more information call or visit your local branch.

**Debt Management vs. Debt Settlement**

Do you know the between a Debt Management company and a Debt Settlement company?

Go to the News Room – Financial Education page on our NEW website for details.

## Christmas Is On Its Way!

Are you ready for Christmas? It's not too late to start saving with our convenient Christmas Club Account. Start saving today and be ready for tomorrow!

Call or stop by, and we will be happy to explain the details.



## Staying Calm During The Storm

Staying calm during the storm of market volatility may not be easy, but it is possible. Here are a couple tips to help you wait out the storm and remain focused during these tough economic times:

**Review your investment portfolio.** When you initially set up your portfolio, you most likely took the time to discuss needs, goals, and risk tolerance in order to develop a portfolio that would help you pursue your objectives. So unless your goals have changed, your portfolio should still represent the way you want your money invested. You should review your investment portfolio annually.

**Pay less attention to headlines.** Dramatic stories that predict doom and gloom may make you want to sell everything, but remember, emotions should not guide your investment decisions. You should have a properly diversified portfolio set up- one that you will be comfortable with long term. If you are no longer comfortable with the risk level in your portfolio or if you have life changes, please call me so we can discuss it in detail.

Have questions? I can assist you right now! Call Jody directly at **989.399.8662** today for your complimentary financial review. Let my experience and guidance be your security blanket!

# Enjoy More Summer With Skip-A-Payment!

What would you do with some extra cash this summer? Do more, buy more, or simply enjoy the summer season a little more? Well United Financial Credit Union wants to help you get that little break in your budget, and that is why we are once again offering our popular Skip-A-Payment program.



## It's simple! Qualified members simply:

- Choose to skip their loan payment(s) for July or August.
- Pay a small fee of \$30 for each payment.
- And enjoy instant cash for shopping, entertaining, traveling, or paying off some other bills.

If you have more than one loan, you can skip the payment for each. The skipped payment will be added to the end of your loan term and interest will continue to accumulate on your loan during the month you skip your payment. To take advantage of this offer, please call or stop by any of our offices to fill out your Skip-A-Payment form.

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

## The Savings Keep Growing for United Financial Members

United Financial CU is proud to participate in Invest in America, a unique program offering our members' discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win win for everyone.



Simply visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org) to learn how, as a member, you can receive money saving discounts from: General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV and through ShopAmerica, a new online mall specifically for credit union members.

United Financial is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit [www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org).

## Better than Free Checking!

Everyone thought free checking was unbeatable until **Direct Rewards Checking!** With Direct Rewards Checking you can qualify for an above market rate, plus reimbursement for ATM withdrawal surcharges that you may receive from other locations.

### How does it work you ask? All you need is:

**Checking Account • Direct Deposit • Virtual Branch • E-Statements  
12 Debit Card Transactions Per Month • Pay 1 Bill With Net Pay Per Month**

### Then you can:

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

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.

Congratulations!

## Class Of 2010!

If a member of your family is heading off to college in the fall, make sure they stop by United Financial Credit Union before they go! We can help in many different ways:

- Our Virtual Branch Online Banking and US 24 Telephone Teller systems allow parents to transfer money directly into their student's accounts.
- A credit union Checking Account is FREE and offers a chance to learn money management skills.
- Students can access their accounts any time, from anywhere in the world, with a Debit/ATM Card.

Our younger members are important to us, and we are pleased to be able to help them establish good financial habits. Give us a call or stop by to pick up your FREE Grad Pack today!



## Loan Rates

As of July 1, 2010

Loan Type	APR* As Low As
<b>Vehicle Loans</b>	<b>4.95%</b>
<i>Other discounts may apply.</i>	
• 2010 Vehicle	<b>3.95%</b>
<b>Classic Car Loan</b>	<b>7.75%</b>
<b>Recreational Vehicle</b>	<b>5.75%</b>
• Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	
<b>Personal/Signature</b>	<b>8.25%</b>
<b>Quick Cash</b>	<b>14.90%</b>
<b>Platinum Rewards</b>	
<b>MasterCard</b>	<b>8.99%</b>
<b>Summer Fun Loan</b>	<b>2.90%</b>
<b>First Mortgages</b>	<b>4.25%</b>
• Fixed & Balloon available	
<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>3.00%**</b>
<b>Construction Loans</b>	<b>4.25%</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. Maximum APR of 14.00%.

## Scoreboard

2nd Quarter as of May 31, 2010

Assets .....	<b>\$116,250,669.38</b>
Loans .....	<b>\$79,038,542.56</b>
Members .....	<b>15,155</b>
Checking Accounts .....	<b>7,424</b>

## The Perfect Celebration For Every Occasion

Graduations, baby showers, bridal showers and birthdays fill up your summer calendar every year. And every year you can count on VISA Gift Cards to surprise the special people in your life with the perfect something!

VISA Gift Cards are accepted at millions of locations, they can be



loaded with any amount of money, and they offer your special someone the opportunity to choose their own gift. So stop by United Financial Credit Union to purchase all of your VISA Gift Cards in one quick and convenient stop.

### 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 McNalley**, Member Service Representative  
**Becky O'Brien**, Computer Operator  
**Miranda Schneider**, Loan Service Representative  
**Cortney Schultz**, Teller Service Representative  
**Carolyn Wellman**, 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



**Contact: Rich Perdue  
Tony Paris**

**Phone:** 989-497-4444  
**Email:** rperdue@garberbuick.com  
**Website:** www.garberbuick.com  
**Location:** 5925 State Street, Saginaw MI 48603  
**Number of years in Business:** 105  
**Number of employees:** 75

### What does your Business Do?

Garber Buick retails new and used automobiles. It is also a full-service facility for everything from body shop parts to a full line of automobile accessories.

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

We are very proud of our customer service. We have been in the community for over 100 years. We base our customer service on making an experience where a customer will come back and do business with us again. It is all about people and the community.

### Why do you enjoy doing business with United Financial CU?

UFCU puts the people first. They care about the community's small businesses as well as the people who live in the community.

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

We use a full spectrum of services here including direct lending. Also, many employees are members of the Credit Union.

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

We have a genuine concern for our people, our customers, and community. If you are a customer - Thank you! If you are not, I welcome you to come on in and see what we are 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](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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