

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

Fall Back!
DAYLIGHT SAVING
TIME REMINDER

The fall months are upon us, which means daylight saving time is nearing its end. Please remember daylight saving time ends **Sunday, November 6 at 2:00 a.m.**, so don't forget to set your clocks back one hour before you go to bed Saturday night!

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!



FEATURED BUSINESS

Company Name: Gayle Green Flowers
Contact: Gayle Green or Dave Green

Phone: 989.725.8989
Email: gaylegreenflowers@yahoo.com
Website: www.gaylegreenflowers.com
Locations: 124 S. Saginaw Street, PO Box 26 Henderson, MI 48841
Number of years in Business: 40
Number of employees: 4

What does your business do? Gayle Green Flowers & Chapel is a full service florist specializing in all occasion designs. Services include, but are not limited to, funeral arrangements, wedding flowers, green and blooming plants, cemetery arrangements, balloon bouquets, silk wreaths and arrangements, fruit and gift baskets, garden stones, and keepsake gifts. Our designers have over 75 years in combined experience.

What makes your business unique? What sets you apart from the competition? Gayle Green Flowers & Chapel has a gorgeous onsite chapel available for wedding services, renewal of vows, and memorial services. The chapel comes fully decorated for your convenience.

Why do you enjoy doing business with United Financial Credit Union? We have been banking with United Financial Credit Union for many years. We enjoy the friendly, personal attention we receive there. We look forward to working with the friendly staff at the Chesaning Office.

What types of services do you use here at the Credit Union? Gayle Green Flowers & Chapel uses the business checking and the online banking service.

Is there anything else you would like people to know about your business? Gayle Green Flowers & Chapel offers free delivery to area funeral homes and Owosso Memorial Healthcare Center. We are committed to serving our customers with the highest quality products and strive to ensure our customers' satisfaction. All our designers continue to learn the newest trends and latest styles.



989.777.3620 • 800.772.8728

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Saginaw Offices
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 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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Would you like to see your family on our newsletter? Submit your photo to marketing@unitedfinancialcu.org.

the Informer

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

In This Issue Membership Drive • Christmas Club Payout • VISA Gift Cards
 Volunteers Needed • Make The Most Of Your Retirement • Holiday Skip-A-Pay
 International Credit Union Day • Auto And Toy Loans • Holiday Loans
 Mobile Website • 1st Annual Member Appreciation Picnic • Saginaw Spirit Tickets
 Holiday Closings • Daylight Savings Time Reminder • Featured Business



Bring A Friend, Make A Member
Winter Membership Drive

If you enjoy the money-saving products and friendly service provided by United Financial Credit Union, chances are your family members and coworkers would too, so why not bring them into the Credit Union for a membership of their own? We'd love to welcome them to the United Financial family!

Refer a Friend to United Financial & you will both receive \$10!*

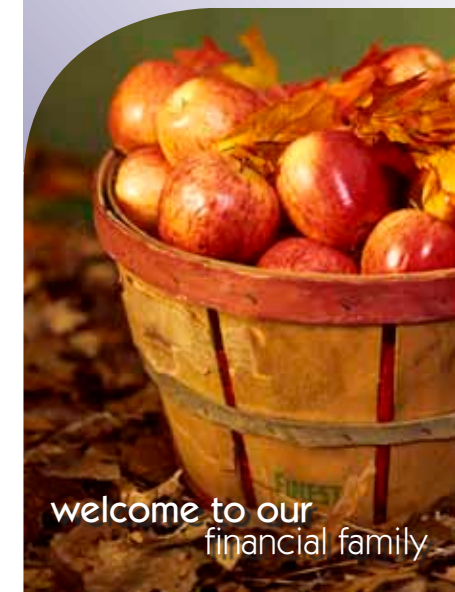
For membership details, potential members may visit www.unitedfinancialcu.org or stop by the Credit Union. We will be happy to answer any questions or to assist them with opening a new account.

**Download referral coupon on our website.*

Here Comes Your
Ho-Ho-Holiday GREEN!

It's almost time to start playing Santa—your Christmas Club Account is about to pay out, just in time for your holiday shopping! On October 20, your accumulated savings and dividends will be transferred into your checking account. If you don't have a checking account with us, we will mail you a check.

Did you forget to save this year? It's not too late to start saving for the 2012 holiday season. Just stop by the Credit Union and we'll help you set up a Christmas Club Account today.



welcome to our financial family

october 2011

VISA
GIFT CARDS
For All!



Who's on your gift list this year? From teachers and coaches to coworkers and neighbors, a VISA gift card from United Financial Credit Union is sure to bring a smile to everyone on your list. Since VISA gift cards can be used at millions of locations, they offer flexibility and fun for everyone you give them to. Plus, you get to choose how much money you give, so sticking to your budget is simple. Stop by the Credit Union for details.



Volunteers Needed

The Annual Meeting will include elections for 2 open positions on our Board of Directors. This is a great way to become more involved in your credit union and to help safeguard the best interests of our entire membership. If you are interested in volunteering your time and talents to serve on the Board, please submit your resume by November 4 to: Nominating Committee, P.O. Box 618, Bridgeport, MI 48722



Make The Most Of Your Retirement

It's your future—what do you want from it? Whether your plans for retirement include travel, luxury items or simple comforts, planning for your retirement should start now. The sooner you start saving for your retirement, the larger your nest egg will grow.

If you haven't started your retirement fund yet, stop by United Financial Credit Union. We offer risk-free Traditional and Roth IRAs with higher rates of return than most banks, and if you're not sure which product is right for you our friendly member service representatives are here to point you in the right direction.

Save The Date!
49th Annual Meeting & Member Appreciation Dinner
February 18, 2012


Have More Fun Choose Skip-A-Payment!



If you'd like to free up more money so you can enjoy the cool things winter brings, then our Holiday Skip-A-Payment program may be the perfect solution for you. Simply choose to skip your loan payment(s) for the month of December or January, pay a small fee of \$30 for each payment skipped, then enjoy extra cash for more trips to the slopes, holiday shopping, and more.

This offer does not apply to real estate loans, credit card payments or Quick Cash Line of Credit. The skipped payment will be added to the end of your loan term, and normal interest charges will continue to accrue.

To take advantage of Holiday Skip-A-Payment, please stop by any United Financial branch and ask for details.

 Visit our website to print a coupon for a **\$10 gift card** when you get a new Sam's Club membership!

 **CREDIT UNIONS BUILD A BETTER WORLD™**

International Credit Union Day
Thursday, October 20

For generations, credit unions have continued to demonstrate their ability to improve the lives of individuals, families, communities and countries around the world. As United Financial Credit Union celebrates International Credit Union Day this October, we celebrate, with more than 186 million people worldwide, that we are all part of building a better world.

Please join us October 17-22, 2011, as we demonstrate the credit union difference and show our appreciation for your membership with free snacks and free coin counting in the lobby.* We look forward to seeing you!

* Coin must be deposited into United Financial account.

Treat Yourself To A Steal OF A Deal

The holidays are quickly approaching, and as you begin to prepare your gift list why not put your name at the top of that list? Treat yourself to a new toy this holiday season and come by United Financial for an affordable vehicle loan with vehicle rates as low as **2.75% APR*** and recreational vehicle rates as low as **2.90% APR***.

Cars | Trucks | Snowmobiles | RVs | ATVs | Motorcycles

If you already have a vehicle loan with another financial institution we may be able to help you lower your monthly payments by refinancing your loan with our low rates. Give us a call or visit www.unitedfinancialcu.org for current rates and terms.

*APR = Annual Percentage Rate



We Have Your Favorite Color Of Green

With the help of a Holiday Loan from United Financial Credit Union, you can fill your holiday season with a little extra sparkle and shine. This low-rate loan will have you leaping for joy as you unwrap the possibilities of extra holiday cash.

HOLIDAY LOAN SPECIAL
Rates as low as **6.90% APR***

What would you do with a Holiday Loan? Dream it up then live it out. Stop by any United Financial branch or visit www.unitedfinancialcu.org to apply today.

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The Summer Picnic Was a Summer Smash!

Our 1st Annual Member Appreciation Picnic was a hit, and United Financial would like to thank everyone who joined us July 27 at Tittabawassee Township Park as we celebrated our members with delicious food, fun prizes and live music!

We would also like to thank those who made donations and helped make the picnic such a success:

- WNEM TV5 | Goal Post Pizza | Main Street Tanning & Nail Salon | Jack's Fruit Market - Bay Rd. | Belle Tire - Saginaw
- Cuthbertson Freezer Beef | Family Video - Saginaw | Cass River Yacht Club | Suski | Bridgeport McDonald's | Bridgeport Subway
- Great Lake Loons | Uno's - Birch Run | The New Pompeii - Bridgeport | Dale's Satellite | A&W - Birch Run | Garber Buick
- McDonald Broadcasting | Citadel Broadcasting | Charter Cable | American Solutions for Business | Saginaw Golf Center

Got Your Phone? Check Us Out On The Web!



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Saginaw Spirit Ticket Vouchers Now Available!

Good for any home game. Get yours today for only **\$9.50 each!**

Join us for the 5th Annual Credit Union Night at a Saginaw Spirits hockey game on **February 11, 2012**. We have special ticket prices for members. Check the January newsletter for details

Loan Rates

As of October 1, 2011

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

For more details and rates, check out our website www.unitedfinancialcu.org

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** Variable rate.
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Scoreboard

2nd Quarter as of August 31, 2011

Assets	\$156,685,159.39
Loans	\$95,595,381.79
Members	19,150
Checking Accounts	9,800

Holiday Closings

COLUMBUS DAY
Monday, October 10

THANKSGIVING
Thursday, November 24
CLOSED

DAY AFTER THANKSGIVING
Friday, November 25
State St. - OPEN FULL SERVICE
Bridgeport, Freeland, Chesaning,
Auburn & Weiss - OPEN
DRIVE THRU ONLY

CHRISTMAS (observed)
Monday, December 26

NEW YEAR'S (observed)
Monday, January 2, 2012



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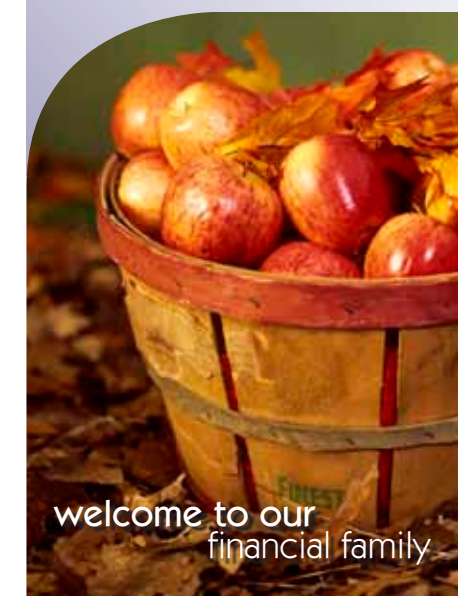
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