



# The Informer

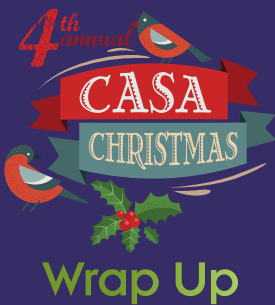
January 2017 Business Edition

## Breast Cancer Awareness Campaign

We wanted to join together and unite as a team to show our support and to help raise awareness and funds to help end breast cancer. On October 8th staff members walked in the Making Strides Against Breast Cancer and **we raised \$4,344.74!** Thank you to everyone who helped show support of Breast Cancer Awareness by making donations.

### WE WANT TO HEAR FROM YOU!

At United Financial, we value member input. We'd love to hear from you regarding your experience at the Credit Union. We invite you to contact us to share your thoughts and feedback!



United Financial Credit Union bought gifts for 15 families and raised another \$400 this past holiday season for CASA of the Great Lakes Bay Region. We collected monetary donations and Wish List items for kids that are currently in the CASA program. We wanted to thank everyone that made a donation and helped give these kids something to look forward to for Christmas.



## You're Invited TO THE 54th Annual Meeting, Member Appreciation Dinner & Retirement Party

We hope you will join us for an eventful evening as we hold our Annual Meeting, show members our appreciation and celebrate the retirement of our **President/CEO, David Cibulka.**

**Date: March 18, 2017**  
**Time: 5:00 p.m. – Meeting**  
5:30 p.m. – Cocktail/Social  
6:00 p.m. – Dinner

**Location: LFA Hall**  
2323 Amelith Road  
Bay City, MI  
**Tickets: \$15**

We look forward to not only sharing our plans for the future, but also showing you our appreciation for continuing to choose United Financial as your financial partner.

We will also be taking this opportunity to celebrate the distinguished career of our President/CEO, David Cibulka. After more than 36 years in the credit union industry, Dave will be retiring from United Financial Credit Union on March 31, 2017. Dave began his career in the financial industry in 1971 and became Manager at United Financial in 1980, when Jim and Doris Hubbel, founders of the Credit Union, retired. His positive attitude and strong member/staff relations made him an exceptional leader, and he will be missed by staff and members alike.



## Pay It Forward

United Financial & Stretch Limo joined together to run a special contest in October, asking the public for nominations of individuals, teams, businesses, or anyone that they felt deserved to be "Paid Forward" for going above & beyond and why. Eight entries were chosen around the Great Lakes Bay Region to "Pay It Forward". On Friday, November 18th, United Financial & Stretch Limo took a limo bus out on the road to surprise the winners with special treats, letting them know that they were appreciated, along with the nomination entry on why they were nominated. The winners were the Support Staff at Bullock Creek Elementary, Donna Schantz at St. Charles High School, Austin's Florist in Freeland, Pet Angel Adoption and Rescue in Frankenmuth, Covenant Day Care staff, Jenny Dumont from A Place For Grace Child Care in Saginaw, the bus drivers from Bay City Public Schools, and the staff at Ambassador Apartments in Saginaw.

Your Business Is Our Business

# BALANCE Those Bills with a Balance Transfer LOAN

A Balance Transfer Loan with United Financial may be just what you need to get your finances back on track for 2017!

**PERSONAL LOAN SPECIAL 7.90% APR\***  
**SECURED LOAN SPECIAL 1.99% APR\***  
FOR LOANS TRANSFERRED TO US FROM OTHER INSTITUTIONS

**PLUS, RECEIVE A GIFT CARD JUST FOR TRANSFERRING YOUR BALANCE(S)!**

**Transfer 1-2 Loans And Receive A \$25 Gift Card**  
**Transfer 3-4 Loans And Receive A \$50 Gift Card**  
**Transfer 5-6 Loans And Receive A \$75 Gift Card**

Speak with a loan services representative to get started today.



\* APR = Annual Percentage Rate. Rate subject to change.

## Gift Your Employees THE BENEFIT OF MEMBERSHIP!

- Fee-free checking accounts
- Savings accounts • Low-rate loans
- Convenient online services
- Direct deposit • And more!

Just give us a call at **989.777.3620** and ask to speak with Brienne or Jessica. We'll be happy to schedule one of our representatives to visit your business and speak with your employees about credit union membership for you.



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Saginaw, MI 48608

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## RECAP

United Financial Credit Union was proud to be one of many credit unions in the area that generated money back into Michigan's local economy by participating in the 5th Annual CU Lunch Local this past fall. We provided lunch from locally owned restaurants to

7 local businesses throughout Saginaw, Freeland, Bridgeport, Auburn, & Chesaning to show our support for buying local.

## HOLIDAY CLOSING Presidents' Day Monday, February 20



989.777.3620 • 800.772.8728  
[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)

### Bridgeport Township Office

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Fax: 989.777.3642

### Saginaw Township 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

4716 S. Garfield Rd.  
Auburn, MI 48611  
Fax: 989.399.8707

### Mailing Address

P.O. Box 6430  
Saginaw, MI 48608-6430

### Lobby Hours

Mon. - Thurs. 9:00 a.m. to 5 p.m.  
Friday 9:00 a.m. to 6 p.m.  
Saturday (State St. location only)  
9:00 a.m. to 12:30 p.m.

### Drive-Thru Hours

Mon. - Thurs. 9:00 a.m. to 5 p.m.  
Friday 8:30 a.m. to 6 p.m.  
Saturday 9:00 a.m. to 12:30 p.m.  
(Weiss St. location closed)

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