

# Member News

October 2024



Where We Put **U** First!



## 60<sup>th</sup> ANNIVERSARY

Thank you for your support over the last 60 years.



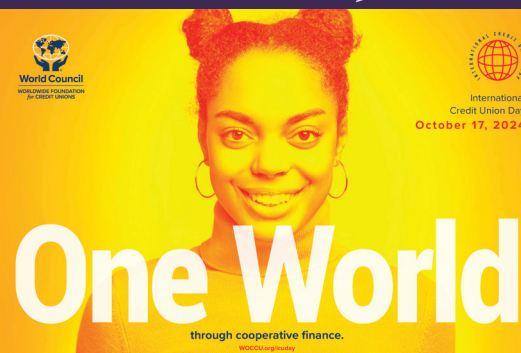
## INTERNATIONAL CREDIT UNION DAY®

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On **THURSDAY, OCTOBER 17, 2024** join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.



We look forward to celebrating with treats for members at all United Financial locations for **MEMBER APPRECIATION DAY** on **THURSDAY, OCTOBER 17**.

We invite you to join us in celebrating this special event throughout the month of October. Stop into the office for a free calendar, enter to win a fun-filled gift basket, and more!



# One World

through cooperative finance.

## Go Far This Fall

No matter where you're headed or what you're driving, we can help make it happen with an auto loan tailored just for you. At United Financial Credit Union, we believe everyone deserves the chance to get behind the wheel with confidence.

We're committed to making auto financing accessible and affordable for everyone. Whether you have perfect credit or are working on building it up, we have options for you.

Visit us today and find out how United Financial can work with you to get you the financing you need — no matter your situation!



Visa Gift Cards available at any location – perfect for those last minute gifts for Christmas or Birthdays!

## UNITED FINANCIAL CU IS YOUR ONE STOP SHOP FOR ALL YOUR FINANCIAL NEEDS!

### Coming Soon!

We're excited to soon be able to offer a range of securities, including stocks and ETFs, to help you grow your wealth. Whether you're a seasoned investor or just getting started, our team is here to guide you. Invest in your future today with United Financial!

Enjoy:

- Low Minimum Investment Amounts
- Easy Access inside Online or Mobile Banking
- Educational Resources available to better understand securities investing

### Cryptocurrency Available!

The Crypto Portal is an **optional, simple, and secure** way for members to invest in and learn more about cryptocurrency. United Financial Credit Union's Crypto Portal is a secure and reliable space for members to buy, sell and manage/hold Ripple, Bitcoin and Ethereum digital currencies.

### Advantages of our Crypto Portal are:

Some of the advantages of the digital exchange at United Financial Credit Union are:

- Enjoy a **lower transaction fee**, compared to other providers
- A **secure platform** to buy, sell, and manage cryptocurrency
- An **all-in-one platform** in Online Banking & Mobile App
- A medium to empower members to **diversify their portfolios** if they choose

## Holiday Closings

**COLUMBUS/INDIGENOUS PEOPLES DAY**  
MONDAY, OCTOBER 14

**THANKSGIVING**  
THURSDAY, NOVEMBER 28

**BLACK FRIDAY**  
FRIDAY, NOVEMBER 29  
STATE STREET OFFICE: LOBBY OPEN - 9:00 AM - 5:00 PM  
BRIDGEPORT, BAY CITY, FREELAND, CHESANING,  
AUBURN, & WEISS OFFICES: OPEN DRIVE THRU ONLY

**CHRISTMAS EVE**  
TUESDAY, DECEMBER 24  
(OPEN UNTIL 12:30 PM)

**CHRISTMAS DAY**  
WEDNESDAY, DECEMBER 25

**NEW YEAR'S EVE**  
TUESDAY, DECEMBER 31  
(OPEN UNTIL 12:30 PM)

**NEW YEAR'S DAY**  
WEDNESDAY, JANUARY 1, 2025 (CLOSED)



## UFirst Foundation Golf Outing

United Financial Credit Union held their 2nd Annual Golf Outing at Bay City County Club on August 20, 2024. This outing was planned to fundraise for the credit union's new foundation. The credit union raised just over **\$16,000**, these funds will help support their new scholarship program and various other financial education and community outreach programs. **22 teams** joined us with **88 golfers** enjoying a fun day on the course. Thank you to all of our sponsors, participants and volunteers; we couldn't have made this event a success without all of the support of everyone.

### When Life Happens, We're Here for You

Whether you need a little extra cash for groceries, an emergency car repair, or anything in between, a Quick Cash Loan from United Financial can help. **Get money when you need it most deposited right into your account with just a few clicks taking less than a minute!** A Quick Cash Loan can help you build or repair credit. While there is no credit check required, we will be reporting repayment history to the credit bureau.

**It's easy to apply for a Quick Cash Loan. You can do it anytime through online banking and mobile banking.**



## FREE COIN COUNTING

**FREE FOR ENGAGED \* UNITED FINANCIAL MEMBERS!**

\*Engaged Members have Direct Deposit and/or purchases made with their Debit Card in the last 30 days.



## Community Corner

United Financial is dedicated to improving the lives of our members and those in our community.

### COATS for Kids

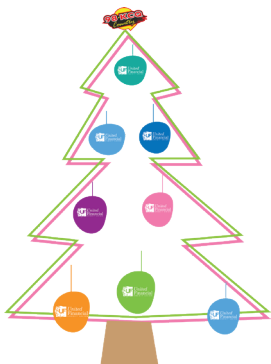
United Financial and WIOG are partnering with the Salvation Army to collect coats and cold weather gear to help keep needy children warm this winter.

We will have collection boxes at all locations. We are collecting all sizes of new or gently used coats, hats, gloves, scarves, and snow pants. We will be collecting items until November 10<sup>th</sup>. If you prefer to make a monetary donation, you can do so at all locations, too.



### FILL THE TREE

United Financial and 98.1 KCQ want to Fill The Tree this holiday season! Visit any location November 7 – December 20 to purchase a \$10 commemorative ornament. All funds raised will support local families this holiday season.



## Seminars

October 17: Navigating Mortgage During Divorce  
October 24: Social Security  
November 7: Market Risk

All seminars start at 6:00 pm and will be held at our Admin Office - 4685 State Street.

If you are interested in attending, please RSVP to [marketing@unitedfinancialcu.org](mailto:marketing@unitedfinancialcu.org) or call 989-777-3620.

## Board Opening/Nominations

We are currently accepting nominations for 3 open board seats. Nominations can be submitted until November 15<sup>th</sup>. If interested, please review and submit the nomination form online at [www.unitedfinancialcu.org/board](http://www.unitedfinancialcu.org/board). Please return signed form, along with a brief description of your background to:

Nomination Committee  
United Financial Credit Union  
PO Box 6430  
Saginaw, MI 48608

### MAILING ADDRESS

PO Box 6430  
Saginaw, MI 48608-6430

### TELEPHONE

989.777.3620  
800.772.8728

### WEB

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[info@unitedfinancialcu.org](mailto:info@unitedfinancialcu.org)