

# Member News

April 2025



Where We Put U First!

## CELEBRATE YOUTH MONTH

This April, United Financial Credit Union will be celebrating National Credit Union Youth Month by helping you, our very important young members, discover the joy in saving for your future and helping others.



### YOUTH & TEEN ACCOUNTS

Receive an entry for every deposit you make into your account in the month of April for a chance to WIN a \$50 gift card



### YOUTH WEEK APRIL 14<sup>th</sup> - 18<sup>th</sup>, 2025

Stop in and celebrate Youth Week with us! Free coin counting\*, treats, and double punch card punches.

*\*Coins must be deposited into youth or teen's account.*

Open a Youth or Teen Account today and be entered to **WIN!**



**NINTENDO SWITCH**

OR

**\$200**

Towards Youth CD



**APRIL is YOUTH MONTH**



**As a United Financial member, you have access to Banzai.**

Banzai is an interactive, award-winning program that has taught millions of people real-world finance. United Financial Credit Union has provided these resources to help you build your financial wellness, get out of debt, grow your savings, and more!

#### Rewards:

United Financial Credit Union is ready to dole out the prizes, but you need to earn them first. Choose a reward, complete the requirements, and claim your prize!

Get started with Banzai today!



**Youth CD - 6 month - 5.00% APY**  
\$100 minimum investment  
Available for members up to age 21.

Ask about our other CD specials!



All members are eligible to RECEIVE instant payments from financial institutions that choose to send money through FedNow. FedNow is a real-time payment service launched by the Federal Reserve, allowing financial institutions to offer instant, 24/7 payment capabilities. With FedNow, members can receive select payments in real time, enhancing convenience and efficiency. Give us a call to learn more or visit our website for details.

@ CashBack+

Exclusive cashback offers (up to 20%+) for our valued members.



Being a member has its perks! We will soon be launching CashBack+, a new rewards program available inside the Digital Banking platform. Look for this to be in your digital banking soon!

## Exciting Update: Lower Minimum Balance Requirement Starting April 1st!

At United Financial Credit Union, we're committed to making banking easier for you. Starting **April 1, 2025**, we're lowering the minimum balance requirement for accounts from **\$25.00 to just \$5.00**. This change offers more flexibility, but keeping a higher balance can help your money grow through dividends — letting your savings work harder for you!

Thank you for being part of our United Financial family. We're here to support your financial journey every step of the way!





# UNITED FINANCIAL WALLEYE RACE

APRIL 27<sup>TH</sup> | **Register Today!**

5K · 10K · 1 MILE KIDS FUN RUN

Freeland Sportszone | 5690 Midland Rd.  
FREELAND, MI 48623

Scan to Learn More!



Scan to Learn More!



## UNITED FINANCIAL CREDIT UNION 3<sup>RD</sup> ANNUAL GOLF OUTING

Register Today! Early Bird Pricing available until July 1st. \$85 per golfer.

**AUGUST 22**

Bay City Country Club

All proceeds go to benefit the UFirst Foundation, a 501c3;  
which will support community outreach, financial education  
and scholarship programs.



From grocery runs to  
a chance at soaking  
up the sun:

**priceless**

No Purch. Nec. Mastercard cardholders, 50 U.S. & DC res., legal age of majority before 4/1/25. Ends 12/31/25. Rules: <https://bit.ly/4hg3UM>

Use your United Financial Credit Union Mastercard® Debit Card to check out in-store now until 12/31/25 and receive an entry for a chance to win the Grand Prize trip to your choice of San Juan, Punta Cana, or the Bahamas – or a First Prize \$50 Mastercard Prepaid® card.

Disclosure: NO PURCHASE NECESSARY. Void where prohibited. Existing Mastercard cardholders, legal res. of the 50 U.S. & DC, legal age of majority before 4/1/25. PIN-based debit, international, corporate, online transactions, and transactions processed on a non-Mastercard operated network are ineligible. Ends 12/31/25. Rules: <https://bit.ly/40UPDDI>

## LAUNCH

### Housing Opportunities Made Easier

The housing market presents plenty of challenges for first-time homebuyers, but there's hope on the horizon with the Federal Home Loan Bank Ownership Opportunities Program (LAUNCH) at United Financial Credit Union.

#### LAUNCH 2025 Highlights:

- Available to first-time homebuyers (buyer must not have owned property in the last three years)
- Maximum benefit is \$20,000

*This program is available starting April 15, 2025, and is available on a first-come, first-serve basis. For LAUNCH details, please visit [www.unitedfinancialcu.org](http://www.unitedfinancialcu.org), or stop by the Credit Union and we'll be happy to assist you in person.*

## Community Corner

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

We have had the chance to visit local schools for Financial Reality Fairs – Bite of Reality for High School and Money Masters for Middle School.

Students pick a job and receive an income for the month and have to visit stations to pick their transportation, housing, food, entertainment and so much more; all while staying in their budget.



## NEW LOCATION Coming Summer 2025

### PINCONNING

3858 N. Huron Road

We are thrilled to have a new branch location coming in Summer 2025! Follow us on all our social pages to stay up to date on the new branch!

Live Personal Teller and 24 Hour ATM currently available at this location! Visit our Live Personal Teller during our extended hours

Monday - Friday  
7:00 am - 7:00 pm  
Saturday  
8:00 am - 2:00 pm



## Summer Member Appreciation Days

We are looking forward to showing members our appreciation all summer long with our Summer Member Appreciation Days. Stay tuned for branch locations, dates, and more information.

## HOLIDAY CLOSINGS

### MEMORIAL DAY

MONDAY MAY 26, 2025 (CLOSED)

### INDEPENDENCE DAY

FRIDAY JULY 4, 2025 (CLOSED)

## MAILING ADDRESS

PO Box 6430  
Saginaw, MI 48608-6430

## TELEPHONE

989.777.3620  
800.772.8728

## WEB

[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)  
[info@unitedfinancialcu.org](mailto:info@unitedfinancialcu.org)