

Member News

July 2025



Where We Put U First!

**NOW
OPEN**

Our New Pinconning Office! 3858 N Huron Road

We're thrilled to announce the opening of our brand-new Pinconning branch — offering full-service banking, drive-thru, ATM access, and the friendly service you trust. Stop by today and experience better banking, close to home.

Join us for our Ribbon Cutting Ceremony July 11 at 11:00am

THANK YOU FOR GROWING WITH US, PINCONNING!

EARN CASH BACK EASILY WITH **CashBack+**

More Perks in Digital Banking:

Access exclusive cashback offers and earn up to 20% back at select retailers — all through your Digital Banking account.

Simple. Secure. Real Cash.

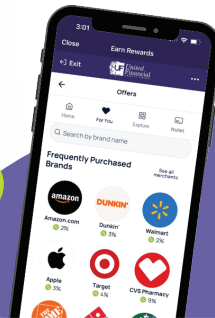
No gimmicks. Just money back in your account.

Offers: Purchase digital gift cards with bonus percentages in your Digital Baking Account to earn instant cashback.

Pay: The same great offers are available in the CashBack+ Pay App allowing you to match the exact amount of your purchase when shopping in store or online.

Actions: Members will receive specific incentive offers inside the Earn Rewards section in Digital Banking. Activate that incentive to earn CashBack+.

Visit unitedfinancialcu.org/resources/cashbackplus/ to learn more.



NEED EXTRA CASH THIS SUMMER? *We've Got You Covered!*

Quick Cash. No Credit Check. No Hassle.

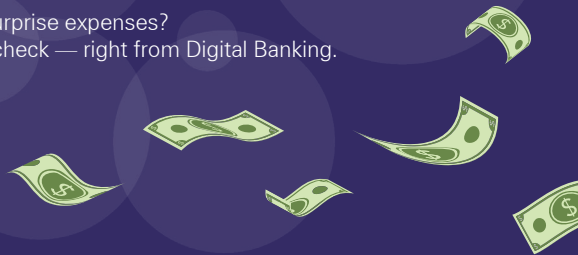
Planning a getaway, stocking up for school, or handling surprise expenses? Our Quick Cash Loan gives you fast funds with no credit check — right from Digital Banking.

Why it's easy:

- No credit check
- Apply in under a minute
- Instant deposit to your account

Apply now — Select Quick Cash Loan in the menu

**Some restrictions may apply, see Credit Union for full details.*



Effective 07/01/2025

**NEW
UPDATE**

UPDATE TO MEMBER & BUSINESS SERVICE AGREEMENTS

We've updated our Member and Business Service Agreements to reflect changes to Regulation CC Funds Availability thresholds.

To review the updates, visit: <https://www.unitedfinancialcu.org/disclosures/>

Questions? We're here to help — thank you for being a valued member.

MEMBER APPRECIATION DAYS

We're showing members our appreciation all summer long! **United Financial members will receive a voucher for lunch from the food truck.**

Hosted at all of our local branches. Simply pick your date(s) and stop by between 11:30 a.m. and 2:00 p.m. for lunch on us!



July 7th - Weiss Street

July 14th - Pinconning

July 28th - Bridgeport

August 11th - Chesaning



August 25th - Auburn

September 8th - Frankenlust

Scan to Register
your Team!



UNITED FINANCIAL CREDIT UNION 3RD ANNUAL GOLF OUTING



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.

COMING SOON!

NEW United Financial Credit Cards

Get Ready for More Ways to Spend Smart & Earn More!

We're excited to share some big news... Brand-new United Financial Credit Cards are coming your way — for both Personal and Business members!

Launching soon, our new credit card lineup is designed to fit your life, your business, and your goals — with the trusted service and support you expect from United Financial.

For Personal Use:

- UFirst Credit Card – Our new go-to option for building or rebuilding credit
- Platinum Card – A straightforward card with a low rate
- Platinum Rewards Card – Earn rewards while you shop!

For Business Members:

Platinum Business Card – Manage your expenses with confidence and flexibility

Look for United Financial Credit Cards and application details later this summer!



SAVE MORE. WIN BIG. with Save to Win!

At United Financial, saving money can also mean winning cash prizes with Save to Win — a prize-linked Certificate of Deposit (CD).



How it works:

- Deposit \$25 = 1 entry into monthly & quarterly drawings
- Earn up to 100 entries per month
- Prizes range from cash rewards to big quarterly payouts
- All deposits earn interest — win or not!

Why members love it:

- Grows your savings automatically
- Fun, no-risk chance to win cash
- Encourages smart saving habits

Open a Save to Win certificate at any branch or call us to learn more. CD is a 12 month period.

**START SAVING
AND WINNING - TODAY!**

Community Corner

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

Back-to-School SUPPLY DRIVE

Help us support local students!
Our Back-to-School Supply Drive kicks off **July 14th - August 15th**.

Drop off new school supplies at any United Financial branch to help kids in our community start the school year strong!

Thank you for making a difference!

All donations will go to United Way of Saginaw County and the Youth Advisory Committee at the Bay Area Community Foundation.

CONGRATULATIONS 2025 UFIRST SCHOLARSHIP WINNERS



JACQUELINE

**Skilled Trade
Scholarship**
attending Ferris State
University



SARAH

**Continuing Education
Scholarship**
attending University of
Michigan Flint



KEY'ARRA

**Graduating from
Bridgeport High School**
attending Central Michigan
University

HOLIDAY CLOSINGS

INDEPENDENCE DAY

JULY 4 & 5

LABOR DAY

SEPTEMBER 1



MAILING ADDRESS

PO Box 6430
Saginaw, MI 48608-6430

TELEPHONE

989.777.3620
800.772.8728

WEB

www.unitedfinancialcu.org
info@unitedfinancialcu.org