

Member News

October 2025



Where We Put U First!

International Credit Union Day

Join us on **THURSDAY, OCTOBER 16**, in celebrating International Credit Union Day 2025, recognizing the global impact of more than 74,000 credit unions serving 411 million members worldwide. First observed in 1927 and revived globally in 1948, ICU Day honors the values of financial inclusion, community support, and cooperative progress. It stands as a global acknowledgment of the credit union movement's vital role in fostering inclusion, stability, and prosperity across communities.



We look forward to celebrating with treats for members at all United Financial locations for **MEMBER APPRECIATION DAY** on **THURSDAY, OCTOBER 16**.

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!

NEW United Financial Credit Cards — STAY TUNED!

Spend Smart. Earn More.

We're excited to announce that our brand-new **United Financial Credit Cards** are *almost here!* Designed for both **Personal** and **Business** members, our upcoming credit card lineup will support your life, your business, and your financial goals — all with the trusted service and support you expect from United Financial.

For Personal Use:

- **UFirst Credit Card** – A great 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



Members will be able to apply soon and start enjoying more ways to spend smart and earn more.

Scan the QR code to the right or visit: <https://www.unitedfinancialcu.org/borrow/credit-cards/>



Free program that helps kids build strong financial habits for their future – and a savings and checking account is just the start!

BENEFITS INCLUDE:

- Earn cash for chores and grades
- Learn to balance a budget
- Grasp the basics of borrowing
- Parental loans
- Make financial accomplishments fun!
- Will be available inside your current Digital Banking Account!

COMING SOON!



[unitedfinancialcu.org/SmartStart/](https://www.unitedfinancialcu.org/SmartStart/)

Honoring Our Hometown Heroes

United Financial Credit Union wants to recognize our Veterans, Active Military, and First Responders – including EMTs, Firefighters Fire Explorers, Police Officers, Reserves, and Citizen Police Academy graduates. Thank you for your service!

Special Perks Just for You:

- **CD Special:** Get a **0.25% rate bump** on 6- or 18-month CDs with a **\$250 minimum deposit**
- **Loan Discounts:** Save **0.25%** on consumer loans and **up to \$500 off** mortgage closing costs
- **Custom Debit Cards:** Choose from exclusive Hometown Heroes designs
- **Discounts:** Access local and national offers for Veterans and First Responders by scanning this QR Code:

Nominate a Hometown Hero:

Know someone who goes above and beyond? Submit a nomination on our website. Each month, we'll celebrate one outstanding hero.

Thank you for your dedication to our communities. We're proud to serve you!

Must have some form of identification to show you are a Veteran, Active Military or First Responder.

*Hometown Hero CD – limit 1 special CD per Member.

**Consumer Loan Discount – valid on new loans at the Credit Union, loan must be financed in house, not valid on No Credit Check Loans, Quick Cash, Credit Cards, or Mortgages

***Mortgage Loan Offer – Some restrictions may apply. See Credit Union for details.





UFirst Golf Outing

United Financial Credit Union held their 3rd Annual Golf Outing at Bay City Country Club on August 22. This outing was planned to fundraise for the credit union's UFirst Foundation. The credit union raised just over \$11,000, these funds will help support their scholarship program and various other financial education and community outreach programs. 32 teams joined us 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 their support.



Seminars

OCTOBER 21: Tax Planning

NOVEMBER 3: Medicare

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 or call 989-777-3620.



Spirit Vouchers

Tickets for Sale \$15.00 Each

Vouchers are valid for any home game.



Protect Your Identity with Our Secure and Elite Checking!

Identity theft can happen when you least expect it — that's why United Financial Credit Union offers **Identity Theft Monitoring and Resolution Services** included with our **UFirst Elite** and **Secure Checking** accounts.

As part of your membership, Identity Theft Monitoring and Resolution Services provides comprehensive protection and peace of mind:

Key Benefits Include:

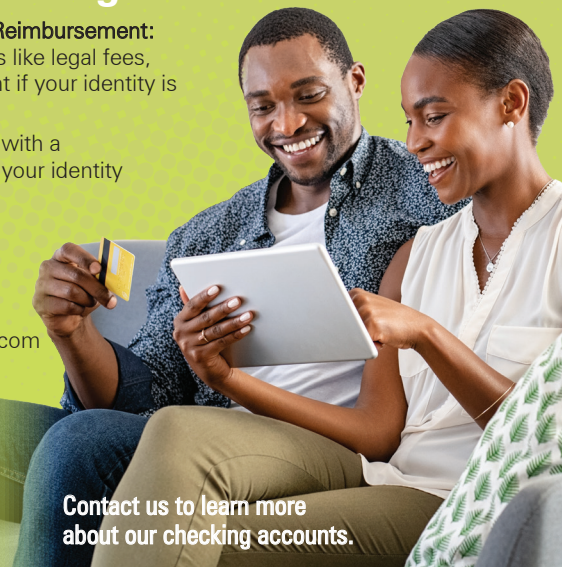
- **24/7 Identity and Credit Monitoring:** Keep an eye on your personal and financial information with monitoring of over 1,000 public databases, including your Social Security number and credit file.
- **Real-Time Alerts:** Get notified of any suspicious activity, including new account openings or changes to your credit report.
- **Credit Report Access:** View your credit report and score, use the Credit Score Tracker, and simulate how financial decisions could affect your score.

- **Up to \$10,000 Identity Theft Expense Reimbursement:** Get reimbursed for qualifying expenses like legal fees, lost wages, and document replacement if your identity is compromised.
- **Dedicated Recovery Assistance:** Work with a professional fraud specialist to restore your identity quickly and effectively.

Already Have UFirst Elite or Secure Checking?

You're eligible! Activate your benefits by visiting UnitedFinancialCU.ClubChecking.com and using your access code, or contact us for help getting started.

Identity Theft Monitoring and Resolution Services is just one more way United Financial is committed to helping you bank smarter and stay protected — because your financial security matters.



Contact us to learn more about our checking accounts.

Community Corner

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



Fill the Tree

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

Board Opening/Nominations

We are currently accepting nominations for 3 open board seats. Nominations can be submitted until November 14th. If interested, please review and submit the nomination form online at 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



HOLIDAY CLOSINGS

COLUMBUS/INDIGENOUS PEOPLES DAY
MONDAY, OCTOBER 13

THANKSGIVING
THURSDAY, NOVEMBER 27

BLACK FRIDAY
FRIDAY, NOVEMBER 28
State St. Lobby Open: 9:00 am–5:00 pm
All Other Drive Thru: 7:00 am–7:00 pm

CHRISTMAS EVE
WEDNESDAY, DECEMBER 24
Close at 12:30 pm

CHRISTMAS DAY
THURSDAY, DECEMBER 25

NEW YEAR'S EVE
WEDNESDAY, DECEMBER 31
Close at 12:30 pm

NEW YEAR'S DAY
THURSDAY, JANUARY 1, 2025

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