

Member News

January 2026



PLATINUM PERKS JUST FOR U!

Enjoy 4.90% APR for the first 90 days!

- Available on **New Cards** for a **Limited Time Only**!
- Available for **Balance Transfers** and **Purchases**

It's a great way to save on interest while managing everyday spending or consolidating balances.

Learn more or apply today:

<https://www.unitedfinancialcu.org/borrow/credit-cards/>



COMING SOON!!

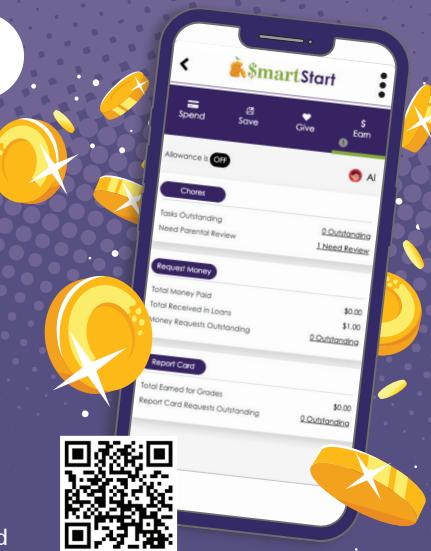
Get Paid Early with Early Pay!

We're excited to introduce Early Pay — soon you will be able to enjoy a new benefit that lets you access your direct deposit up to 2 days sooner. No extra steps, no hidden fees—just your money, faster. Another benefit of being a member!

\$martStart

HELPING KIDS AND TEENS BUILD SMART MONEY HABITS

SmartStart is designed to help kids and teens build smart money habits in a safe, fun, and parent-supported way. From earning cash for chores and good grades to learning how to budget, borrow, and save, SmartStart gives young members real-life financial skills and confidence that lasts a lifetime.



INVEST WITH CONFIDENCE AT UNITED FINANCIAL

Ready to start investing but not sure where to begin?

United Financial Credit Union makes it easy with guided investment options designed for beginners. Through our Personal Investment Portal, powered by InvestiFi, you'll get step-by-step direction, simple portfolio choices, and tools that help you learn as you go. Start investing directly from your checking account—confidently and at your own pace.

GUIDED INVESTMENTS

- Get personalized suggestions based on your **risk tolerance**
- Let the system build and manage a portfolio for you
- Set **auto-transfers** (weekly, biweekly, or monthly)
- **Start with just \$20**
- Perfect for hands-off investors or those who want advice.

Why SmartStart?

- Hands-On Learning – Real experience managing their own account
- Safe & Secure – Parental controls and alerts
- Goal Setting – Track savings goals and progress
- Smart Spending – Debit card access (when eligible)
- Fun & Educational – Engaging tools and tips make learning fun

How It Works

- Parent Enrolls – Parents open an account for their child
- Youth Gets the App – Kids log in to their own banking app
- Start Learning – Track spending, set goals, and save
- Build Confidence – Kids learn money skills with parent guidance

Features

- Youth Debit Card (with parental controls)
- Savings Tracker
- Budget Tips & Money Lessons
- 24/7 Secure Access

Available in your Digital Banking
Add the SmartStart card to your dashboard to get started.

SELF-DIRECTED INVESTMENTS

- Choose your own stocks or ETFs
- Full control of buying/selling decisions
- Real-time trading interface
- **Start with just \$1**
- Ideal for confident investors who want to be in the driver's seat.

Log in to Digital Banking

- Select Personal Investment Portal
- Choose Guided or Self-Directed

Learn more by visiting
[unitedfinancialcu.org/invest/securities](https://www.unitedfinancialcu.org/invest/securities).



Not insured by NCUA, FDIC or Other Government or Private Entity
Not Financial Institution Guaranteed | Not Financial Institution Deposits or Obligations | May Lose Value
Securities and brokerage services offered by InvestiFi Securities LLC, member FINRA/SIPC. Advisory services provided by AdvisiFi LLC. Securities offered by InvestiFi Securities involve risk, including possible loss of principal.

ANNUAL MEETING

MARCH 26, 2026 | 6:30 PM

UNITED FINANCIAL ADMIN OFFICE

We hope you will make plans to join us for our 2026 Annual Meeting.

Registration is required.

Please register by emailing marketing@unitedfinancialcu.org or call 989.777.3620

CAUTION ALL CALLS

Tax time brings out more than just refunds — it also brings out scammers pretending to be the IRS or tax agencies. **Remember:** the IRS will never call, text, or email you asking for payment or personal information.

If you receive a suspicious message or call, don't share your details — hang up and contact the IRS or your tax preparer directly.

Protect your identity and your peace of mind.

Community Corner

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

In 2025, our team gave back through volunteer events, fundraisers, and community partnerships. Thanks to our employees' and members generosity, we made a meaningful impact and look forward to giving back even more in the year ahead.



Thank You for Supporting the 2025 KCQ Giving Tree

We extend a heartfelt thank-you to our generous members and amazing staff for making this year's KCQ Giving Tree a success. Because of you, local families received much-needed support and holiday cheer.

Together, we raised **\$16,133.74**, making a meaningful impact in our community. We're truly grateful for your kindness and proud to be part of such a giving community.



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2026 UFirst FOUNDATION SCHOLARSHIPS

Our Scholarship programs offer three opportunities to support students at different stages:

Graduating High School Scholarship:

For high school seniors moving on to college, university, or vocational programs.

Continuing Education Scholarship:

For current college or university students needing financial help to continue their studies.

Each scholarship is designed to help students succeed in their chosen educational and career paths. Scholarship applications can be found on our website at www.unitedfinancial.org. **The deadline to submit applications is March 31, 2026.**

Skilled Trades Scholarship:

For students pursuing careers in the trades, including technical schools, apprenticeships, and certification programs.



FILE SMART. SAVE BIG.

Enjoy the perks of being a member.



SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org



HOLIDAY CLOSINGS

MARTIN LUTHER KING, JR. DAY

MONDAY, JANUARY 19, 2026

PRESIDENTS' DAY

MONDAY, FEBRUARY 16, 2026



EVENTS

SAGINAW SPIRIT CU NIGHT

SATURDAY, FEBRUARY 21, 2026



ANNUAL MEETING

THURSDAY, MARCH 26, 2026
UNITED FINANCIAL ADMIN OFFICE

