

# 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!!**

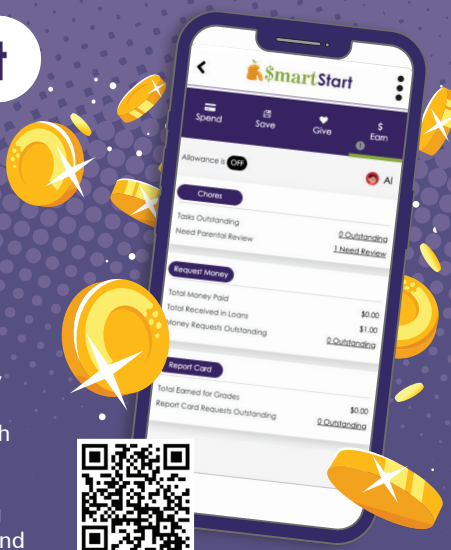
## Get Paid Early with Early Pay!

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.



#### 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.**

## 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.

### 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).



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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](mailto:marketing@unitedfinancialcu.org)  
or call 989.777.3620

# 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.

### Skilled Trades Scholarship:

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

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](http://www.unitedfinancial.org). **The deadline  
to submit applications is March 31, 2026.**

## CAUTION ALL CALLS

Stay alert for scam calls and  
messages this tax season.



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.**



## FILE SMART. SAVE BIG.

Enjoy the perks of being a  
member.

SCAN CODE TO GET DISCOUNT OR VISIT  
[taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org)



## 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.



## 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



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