



Where We Put U First!

# Member News

April 2026

## GROW YOUR MONEY, GROW YOUR FUTURE

**Start your child on their financial journey!** Throughout April, every young member who visits any of our offices can enter to WIN a fun filled Swag basket, and every new youth or teen account opened receives a free welcome gift bag!

Kids can start their journey with our **Dime-A-Saurus account** for just \$0.25, while teens can begin building confidence with a **Financial Beginnings Account**. Families can also explore our **SmartStart App**, and this month, young savers have the opportunity to WIN a \$25 gift card with our **SmartStart Trophy Contest** by completing fun in app activities to receive SmartStart Trophies.

Start saving even more with our **6 Month Youth CD!** Starting with just \$100 - you can add to this CD until they reach \$2,000!

Join us as we help your child plant strong financial roots — because **here, we put U First.**



# SmartStart

### Get your child's first debit card with SmartStart

*\*Checking and Debit Card available for members age 6+ with SmartStart*

### Youth CD

# 5.00% APY\*

6 months

\*APY = Annual Percentage Yield



### 12 month CD

# 2.40% APY\*



**Every \$10 deposited earns them an entry in drawings for a chance to win!**

*\*Available for members under 18 - Parent or Legal Guardian will need to be joint on the account. See Credit Union for details.*

## Hit the Road with Rates as Low as 4.90% APR\*

Ready for a new ride or looking to lower your current payment? United Financial Credit Union offers auto loans with rates as low as 4.90% APR\*, helping you save more while you drive more.

Enjoy flexible terms, fast approvals, and personalized service—whether you're buying new, used, or refinancing.

\*APR = Annual Percentage Rate. Rates Subject to change - See Credit Union for details.



Scan to Learn More!

## 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 2026 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 14, 2026, 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.

Scan to Learn More!



APRIL 26<sup>TH</sup> | Register Today!

5K · 10K · 1 MILE KIDS FUN RUN

Freeland Sportszone | 5690 Midland Rd.

FREELAND, MI 48623

# UNITED FINANCIAL WALLEYE RACE



Scan to Learn More!



## UNITED FINANCIAL CREDIT UNION

### 4<sup>TH</sup> ANNUAL

# GOLF OUTING

## AUGUST 21 | BAY CITY COUNTRY CLUB

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



## Introducing Roth IRAs in Our Personal Investment Portal from InvestiFi\*

Saving for retirement just got more flexible. Members of United Financial Credit Union can now open and fund a Roth Individual Retirement Account (Roth IRA) directly through our Personal Investment Portal from InvestiFi.

**A Roth IRA** is designed to help you save for retirement with after-tax contributions and the potential for tax-free withdrawals in retirement when certain conditions are met. Now, getting started is easier than ever—members can transfer funds directly from their United Financial Savings or Checking account into a Roth IRA within the portal.

**Once your Roth IRA is funded**, you'll have the opportunity to invest those funds in a variety of securities and exchange-traded funds (ETFs). This allows you to build a diversified portfolio aligned with your retirement goals while keeping everything connected to your United Financial accounts.

### Why Consider a Roth IRA?

A Roth IRA may offer several potential benefits:

- Tax-free qualified withdrawals in retirement
- Flexible contributions funded directly from your United Financial accounts
- Access to investment choices, including securities and ETFs
- Convenient digital access through the Personal Investment Portal



Whether you're just starting to save or adding another layer to your retirement strategy, the Roth IRA provides a powerful tool for long-term financial planning.

### Get Started

Opening a Roth IRA through the Personal Investment Portal from InvestiFi is simple. Log in to your account, transfer funds from your United Financial Savings or Checking, and explore available investment choices to begin building your retirement future.

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.

CALL TO REGISTER

Scan to Learn More!



## FIRST TIME HOMEBUYER SEMINAR

YOUR FUTURE HOME STARTS WITH U!  
APRIL 22, 2026 | 5:30 PM - 7:30 PM  
4685 STATE STREET - SAGINAW



## Seminars

**APRIL 21:** Social Security Seminar  
6:00 pm - 7:30 pm  
Big Rock Coffee & Events  
Chesaning, MI

**MAY 7:** Secure Seniors: Let's Talk About Scams  
*Simple Ways to Stay Safe & Protect Yourself*  
2:00 pm - 3:00 pm  
United Financial State Street Office

**MAY 19:** Social Security Seminar  
6:00 pm - 7:00 pm  
United Financial State Street Office

Call the Credit Union or  
visit our website to register

## Community Corner

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

### Hearts & Heroes Donation Drive

Join us in helping first responders provide compassionate support to individuals with autism in emergency situations. We're gathering sensory, comfort, and calming items to donate to our local first responders.

**Please find a full list of donation items on our website or in your local branch.**



## Names We Remember

This Memorial Day, United Financial branches will feature Memorial Walls in tribute to the fallen. To include a photo of your loved one, please visit our website or reach out to our office.

## HOLIDAY CLOSINGS

**MEMORIAL DAY**  
MONDAY, MAY 25, 2026

**INDEPENDENCE DAY**  
SATURDAY, JULY 4, 2026



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