



Where We Put U First!

Member News

July 2026

GET PAID EARLY WITH EARLY PAY!

We're excited to introduce Early Pay — You can now 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!!

**If you are not interested in this service, please contact us to opt out.*



NEW YOUTH ACCOUNT STRUCTURE

Account Update: We are excited to announce our NEW SmartStart Youth and Teen Accounts! Enjoy all of the great benefits as before – just a new name!



- Checking Account & Debit Card available to members 6 and over.
- SmartStart 6 month Youth CD
- Report Card Rewards
- SmartStart in Digital Banking – manage your debit card, earn money for chores, learn how to create a budget, set savings goals and so much more!

Starting July 1 - The minimum balance on United Financial Kids Accounts age 0-12 will be changed to \$5.00 so that is aligns with our standard membership criteria.



Travel Smarter This Summer with Your United Financial Credit Card

Summer is the season for road trips, family vacations, and unforgettable adventures—and your United Financial Credit Card is the perfect travel companion. Wherever your plans take you, you can count on your United Financial Mastercard being accepted at millions of locations worldwide, giving you the flexibility to book flights, reserve hotels, and cover everyday vacation expenses with ease. Plus, when you use your Platinum Rewards Credit Card, you'll earn extra while you travel. Enjoy cash back on purchases -helping you get more value out of every mile. And when you're on the go, convenience is key. Use tap-to-pay or connect your card to your mobile wallet for quick, secure purchases wherever your summer takes you.



This summer, pack lighter and travel smarter—bring your United Financial Credit Card along for the journey.

MEMBER APPRECIATION DAYS

Ice Cream - Overtime with a Twist

Join us from 11:30am – 2:00pm

7/10/2026 - Auburn Office

7/17/2026 - Bridgeport Office

7/24/2026 - Frankenlust Office

7/31/2026 - Freeland Office

8/06/2026 - Chesaning Office

8/13/2026 - Saginaw Weiss Street Office





Scan to Learn More!



Register Today!

UNITED FINANCIAL CREDIT UNION

4TH 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.



NEW ITEMS: RAPID TRANSFERS

QUICKLY TRANSFER TO & FROM YOUR EXTERNAL ACCOUNTS USING ELIGIBLE DEBIT CARDS

MOVE MONEY 24/7

AVAILABLE IN YOUR DIGITAL BANKING

MOVE MONEY FASTER!



CONVENIENCE ALL FOR **U**!

* Fees apply for rapid transfers *

BUSINESS MEMBERS

Start accepting payments from your digital banking app instantly:

- **Tap to Pay** – Turn your phone into a card reader.
- **Payment Links** – Send links for easy, card-not-present payments.
- **QR Codes** – Create scannable codes for quick in-person or online payments.

Contact the Credit Union to learn more!

Running a business can be hard, accepting payments **shouldn't be**

Turn your phone into an on-the-go card reader with Tap2Local™



Community Corner

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

Proud to support the Xavier DeGroat Autism Foundation



Our "Names We Remember" Tribute



Great Lakes Bay Veterans Coalition Golf Outing



Swan Valley Middle School Reality Fair



Pinconning Cheesetown Festival Parade



2026 Annual Walleye Races

Community Sponsored Events:

United Financial emphasizes *Building Relationships* as a core value by actively participating in community events and supporting the credit union's motto of "People Helping People."

AUBURN CORNFEST – July 9 – 12 in Auburn

PARTY ON MCCARTY – Concerts at Saginaw Soccer Complex on Thursday evenings June - August

BIRCH RUN SPEEDWAY – Races throughout summer!

FRIDAY NIGHT LIVE – Free Concerts Friday Evenings at Morley Plaza Downtown Saginaw

And so many more great events! Look for us this summer out in your community!

FRAUD ALERT

If you receive an unexpected call, text, or email claiming to be from United Financial Credit Union and asking you to click a link, provide a code, sensitive information, or call a number — **STOP**. Do not act no matter how urgent it sounds, or, even if the number or email appears to be coming from United Financial Credit Union.

WHAT TO DO:

- Hang up the phone, or do not respond to the text or email
- Call our Scam Support Line directly at 989-777-3620 ext. 6
- We'll help verify if the request is legitimate

If something feels wrong, trust your instincts. Call us - We are here to help!



CONGRATULATIONS 2026 UFIRST SCHOLARSHIP WINNERS



SUMMER POMMAVILLE
Continuing Education Scholarship
attending Michigan State University



JENNA FOLLETT
Graduating from Merrill High School
attending Saginaw Valley State University

ALEXANDER TRUCK
Skilled Trade Scholarship
attending Delta College

HOLIDAY CLOSINGS

INDEPENDENCE DAY

JULY 4

LABOR DAY

SEPTEMBER 7

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