



INTERNATIONAL CREDIT UNION DAY

Thursday
October 18, 2018

For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities.

This year, we're celebrating International Credit Union Day's platinum anniversary and looking forward to the opportunity to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

*Coins must be deposited into member's account.

CASA Christmas

This November and December, United Financial Credit Union will be collecting monetary donations and Wish List items for kids that are currently in the CASA program.



The Informer

October 2018 Business Edition



Between home, school, work and play, we lead internet-connected, digital lives. The internet is essential to the growth and success of our connected world—it is a vital, shared resource and securing it is our shared responsibility.

- 1. Power up your passwords. Create a more secure password by including a combination of capital and lower case letters, numbers, and special characters.
2. Limit online purchases to secure sites. Before entering your personal or credit card information, ensure the URL starts with an "https" or has a lock symbol by the address bar.
3. Think twice before buying over WiFi. Connecting wirelessly exposes you to extra vulnerabilities, and public hotspots are twice as dangerous.
4. Avoid storing card information on websites. Although convenient for quick checkouts, storing your payment information in an online account can compromise your sensitive data if the website ever becomes hacked.
5. Monitor account activity. Use online and mobile banking to monitor your account activity for unauthorized charges.

DO YOU HAVE A PERSONAL ACCOUNT WITH UNITED FINANCIAL, TOO?

TAKE ADVANTAGE OF UNITED FINANCIAL'S IDPROTECT® FOR PERSONAL PROTECTION AND PEACE OF MIND

United Financial is pleased to offer IDProtect® with our personal checking accounts. For a low monthly fee of \$1.99, you, your joint account holders, and eligible family members can gain peace of mind with:

- Total identity monitoring
3-in-1 credit file monitoring
3-in-1 credit report
Credit score
Identity theft expense reimbursement coverage
And more!

If you're not taking advantage or IDProtect® yet, contact a United Financial member service representative to start protecting yourself today. Some restrictions apply. Please contact the Credit Union for complete details.



Your Business Is Our Business

Merchant Processing

United Financial has partnered with a leader in payment processing solutions to offer you easy and affordable payment processing solutions to meet today's consumer demands.

SERVICES:

- Major credit card types accepted – Visa®, MasterCard®, and Discover®.
- Innovative payment options for credit, debit, electronic check acceptance and more.
- Choose from a variety of credit card processing technology including wireless, mobile, Internet and PC.
- Business Track – online tool for tracking, analyzing, and monitoring your payment processing information.
- Security – PCI Rapid Comply TransArmor – payment card security solution that removes sensitive payment card data from the merchant environment to reduce the threat and liability associated with a data breach.

For more information on payment processing services, contact the credit union: 989-777-3620.

PRSRST STD
U.S. POSTAGE
PAID
CQUADVANTAGE



Making Strides AGAINST *Breast Cancer*

United Financial is "Making Strides Against Breast Cancer" by selling pink items and collecting monetary donations at all of our branch locations throughout the month of October. Stop by to purchase your pink and help us in the fight against breast cancer!



Follow us:



P.O. Box 6430
Saginaw, MI 48608

WE ARE CURRENTLY ACCEPTING NOMINATIONS FOR 2 Open Board Seats

Nomination can be submitted until November 9, 2018. If interested, please review and submit the nomination form online at <https://www.unitedfinancialcu.org/board/>
Please return signed form, along with a brief description of your background to:

**Nomination Committee – United Financial Credit Union
4685 State St. • Saginaw, MI 48608**

WE'RE LOOKING FOR VOLUNTEERS LIKE YOU!

Want to become more involved with your credit union? If so, please consider becoming a volunteer! As a member-owned, not for profit financial cooperative, United Financial Credit Union relies on members to volunteer their time and efforts to help set the overall course of the credit union. Volunteers play a key role and the contributions they make impact the day to day functions of our operations, as well as shape the future of our credit union.

989.777.3620 • 800.772.8728
www.unitedfinancialcu.org

Bridgeport Township Office

5658 Dixie Hwy.
Saginaw, MI 48601
Fax: 989.777.3642

Saginaw Township Offices

4685 State St.
Saginaw, MI 48603
Fax: 989.399.8673

2510 Weiss St.
Saginaw, MI 48602
Fax: 989.399.8620

Chesaning Office

1720 W. Brady Rd.
Chesaning, MI 48616
Fax: 989.399.8691

Freeland Office

7600 Midland Rd.
Freeland, MI 48623
Fax: 989.399.8705

Auburn Office

4710 N. Garfield Rd.
Auburn, MI 48611
Fax: 989.399.8707

Mailing Address

P.O. Box 6430
Saginaw, MI 48608-6430

Lobby Hours

Mon. - Thurs. 9:00am to 5:00pm
Friday 9:00am to 6:00pm
Saturday (State St. location only)
9:00am to 12:30pm

Drive-Thru Hours

Mon. - Fri. 7:00am to 7:00pm
Saturday 9:00am to 2:00pm



Federally insured by NCUA.



Equal Housing Opportunity

© CUAdvantage.com • 877.759.0764

Your Business
Is Our Business