

the Informer

October 2017

you deserve more and you get more at
united financial credit union



United
Financial
CREDIT UNION

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UFirst Rewards checking is HERE!

Your Checking. Your Reward. Your Choice!

Our new line of UFirst Rewards Checking Accounts takes checking to a whole new level. Simply choose your reward and start enjoying a checking account that rewards you just the way you want.

Choose from:

- **UFirst Cash Rewards** – earn a great rate!
- **UFirst Cash Back Rewards** – earn cash back!
- **UFirst iRewards** – earn iTunes and Google Play refunds!

Stop by the Credit
Union for more information
and to open your new UFirst
Rewards Checking Account today.

There Are Two Positions Open On The BOARD OF DIRECTORS

Nomination deadline is November 3, 2017. Please submit nomination forms to:

United Financial Credit Union
Attn: Nomination Committee
PO Box 6430
Saginaw, MI 48608

Changes to Electronic (ACH) Withdrawal Transactions

Effective September 15, 2017, electronic (ACH) withdrawal transactions may post to your account on the same day they are initiated.

The National Automated Clearing House Association will be implementing Phase 2 of the new ACH processing rules changes for all financial institutions. This phase will address the time frames for withdrawal transaction posting.

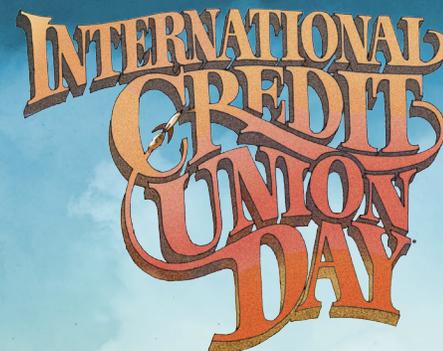
In summary, ACH withdrawals now will generally clear member's account within two business days after being initiated; with this rule change on September 15, 2017, these items could clear consumer's accounts on the same day that they are initiated with the merchant.

Below are some examples of ACH transactions that could be affected by this change:

- Writing a check at a department store or other retailer
- Paying your bills online or by phone if selecting to pay directly from your savings or checking account

For additional information, please visit our website.

If you have any other questions regarding this information, you may visit a branch, or contact our member services department at 989.777.3620.



Thursday,
October 19, 2017

From dreams big to small, the global credit union movement has been serving as the catalyst to make different professions, personal choices and career paths real to credit union members all around the world. This year's International Credit Union Day theme – "Dreams Thrive Here" – is the perfect illustration of the spirit of the credit union movement and how it has made an impact on members' life choices. We invite you to join us in celebrating this special event throughout the **week of October 16-20** as we treat our members to snacks in the lobby and free coin counting* all week long. We look forward to celebrating with you!

*Coins must be deposited into members account.

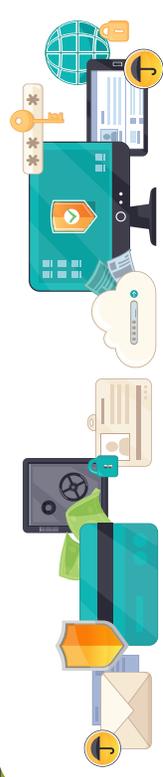


Member Appreciation Day

Friday, October 20th
11:00am – 3:00pm

Stop by any branch location for free hot dogs, chips and pop as we show you our appreciation for continuing to choose United Financial as your trusted financial partner.





Protect Yourself from CYBERCRIME

The internet, now more than ever, has become an integral part of our daily lives. From online shopping and online bill payments to social media and web surfing, the World Wide Web has created an unprecedented convenience for online users. With that convenience, however, does come the threat of cybercrime and identity theft, so before you open your browser again, consider these helpful tips to aid in protecting your personal and financial information from would-be scammers.

- **Make passwords long and strong.** Use a combination of lowercase and uppercase letters as well as special characters and numbers.
- **Keep your accounts and passwords unique.** Avoid using the same usernames and passwords for each of your online accounts.
- **Secure your machine.** Ensure your security software, operating system, and web browser are up to date, and make sure your pop-up blocker is turned on.
- **Protect all your devices.** Computers, as well as smartphones, gaming systems, and other web-enabled devices, should be protected with anti-malware.
- **When in doubt, throw it out.** Don't click on suspicious links or attachments in emails.



GAIN EXTRA PEACE OF MIND WITH IDProtect®!

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 of 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.



It's time to **#PayItForward** with United Financial Credit Union and Stretch Limo! Nominate an employee, team or office that goes above and beyond in the Great Lakes Bay Region! Turn in your nomination to any United Financial location by October 21st. You may also visit stretch989.com/PIF to submit your nomination online.

If your nomination is chosen, United Financial and Stretch Limo may show up on their doorstep with a surprise! Visit www.unitedfinancialcu.org/payitforward for more information.

You can Pay It Forward, too! Treat someone to an act of kindness, and you never know, someone may just nominate you! Nomination ideas include: a cancer patient, construction crew, a local farmer or business, or someone who could use a yard cleanup.

**Credit Union Branches and Employees are not eligible for nomination.*

Your Name* First / Last

Your Email* For internal use only.

I wish to remain anonymous when Nominees are contacted!

#PayItForward Nomination*

Tell us how this person (office, team, etc.) has gone above and beyond to stand out in our community!

Nominees Contact Info*

Employer / Office or Branch Location / Job-Site / Etc.



Need a Small Loan for **BIG** **HOLIDAY** **SHOPPING?**

No matter what's on Santa's gift list, our low-rate Holiday Loan can help you get all the cash you need for all the gifts you want to give – from big to small and everything in between!

HOLIDAY LOAN
November 1 through
December 31, 2017
Rates as low as 5.99% APR*

Apply today at
www.unitedfinancialcu.org
or in person at your local branch.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 9

THANKSGIVING DAY
Thursday, November 23

DAY AFTER THANKSGIVING
Friday, November 24
State St. – Open Full Service
Bridgeport, Freeland, Chesaning, Auburn & Weiss Office – Open Drive Thru Only

CHRISTMAS
Monday, December 25

NEW YEAR'S
Monday, January 1, 2018

LOAN RATES

As of October 1, 2017

Loan Type	APR* As Low As
Vehicle Loans	1.99%
Classic Car Loan	7.00%
Recreational Vehicle	1.99%
<small>• Includes travel trailers, motor homes, boats, motorcycles and snowmobiles</small>	
Personal/Signature	6.99%
Quick Cash	14.90%
First Mortgages	3.25%
<small>• Fixed & Balloon available</small>	
Rural Development, FHA & VA	Call for Current Rate
Second Mortgages	5.00%
Home Equity Line-of-Credit	4.00%**
Vacant Land	4.75%

For more details and rates, check out our website
www.unitedfinancialcu.org

*APR = Annual Percentage Rate. Rates and terms subject to change without notice.
**Variable rate. Maximum APR of 14.00%.

SCOREBOARD

3rd Quarter as of
August 31, 2017

Assets	\$205,053,710.81
Loans	\$129,908,559.08
Members	22,524
Checking Accounts	10,144

United Financial Credit Union members cash in on rewards from:



Credit union members have saved nearly \$2 billion with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers.



Visit LoveMyCreditUnion.org to start saving today!

Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer begins 1/1/2017. Offer ends 12/31/2017. Available for eligible credit union members & member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activ. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activ. at point of sale. Max. 15 lines. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) May not be combinable with other offers.

\$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. CashReward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker".

Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply.

© 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

MISSION STATEMENT

United Financial Credit Union will provide affordable, friendly, and quality service to our members. We are committed to the long-term financial stability of our credit union members and their families!



Federally insured by NCUA.

© CUAdvantage.com • 877.799.0784

SAVE TO WIN QUARTERLY WINNER

Congratulations to United Financial member, **Kay!**



United Financial is pleased to congratulate our very own member, Kay, who was the winner of the Save to Win quarterly drawing for \$1,000! Kay has been a member of United Financial for over 37 years and has been participating in Save to Win since it was first launched at United Financial in 2010. Kay has won the \$50 monthly drawing a few times, but this was the first time she's been a winner of the \$1,000 quarterly drawing. Congratulations, Kay!



CASA CHRISTMAS

This November and December, United Financial Credit Union will be collecting monetary donations for kids that are currently in the CASA program. We invite you to donate at any United Financial branch location and help us give these kids something to look forward to for Christmas.

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!



 **United Financial**
CREDIT UNION
PO Box 6430
Saginaw, MI 48608

PRSRST STD
U.S. POSTAGE
PAID
CUADVANTAGE



Save THE Date!

The 2018 Annual Meeting will be held Saturday, March 3, 2018, at the LFA Hall. We hope to see you there!



Dreaming of what your home *could* be?

LET US HELP YOU!

Let your home work for you!

The equity in your home can help you pay for a new kitchen, consolidate debt, an unforgettable vacation or whatever you need.

If you are considering refinancing your Mortgage, consider doing a Home Equity at the same time and **we will pay the closing fees on your Home Equity.**

See Credit Union for full details.



SKIP-A-PAYMENT & Hop to the Shops

Put more cash in your pocket for the holidays with our holiday Skip-A-Pay program. Simply choose to skip your loan payment(s) for the month of December or January and enjoy extra cash for catching up on bills, taking advantage of holiday sales, or enjoying a weekend getaway. Some restrictions apply. Please contact the Credit Union for more information or to take advantage of Skip-A-Pay today.