

# FINANCIAL BEGINNINGS



## Junior Savers SAVINGS CHALLENGE

With our Junior Savers Savings Challenge, getting into the habit of saving has never been more fun and rewarding! By making regular deposits into your account here at the Credit Union, you can earn the chance to win one of several great prizes! Each deposit you make of \$5.00 or more, will earn you one entry into the monthly drawing for a Prize Pack. The more deposits you make, the more chances you'll earn to win!



## International Credit Union Day THURSDAY, OCTOBER 18, 2018

Are you ready to celebrate International Credit Union Day with us?

October 18, 2018, will mark the 70th anniversary of International Credit Union Day, making this year an extra special occasion as we get ready to celebrate with more than 235 million people across 109 countries and 6 continents. Join us by visiting the Credit Union throughout the week of October 15-19 as we celebrate this special week and show members our appreciation with free snacks and free coin counting in our branches all week. We look forward to celebrating with you!



\*Coins must be deposited into member's account.

## Gift It Right

WITH GIFTS THAT ARE (ALMOST) FREE

- **YOUR TALENTS.** A gift from the heart is a gift of talent and time. Consider what you do well (cook, clean, babysit, garden, sew, yardwork) and *create a unique gift certificate* that offers your services.
- **RECIPE BOOK.** Create a *recipe book* containing a collection of all your favorite holiday recipes, and include a couple already prepared samples to try, too!
- **BAKE IT UP.** Who doesn't love a yummy treat around the holiday season? *Whip up a batch of cookies, bread, muffins, or other favorite treat* and wrap it up in a pretty goodie bag or container.

## Congratulations

to Cadence, who was our Back-to-School Limo Ride Winner!

Cadence and 12 friends were picked up from school by Stretch Limo & United Financial, where they were taken to Stardust Lanes where pizza and pop was waiting for them. They played for a while, took a cruise around town, and were dropped off back at school.

In order to win, Cadence submitted a video stating that she was saving her money at the credit union so she could visit her aunt, uncle and cousin overseas.

Children and teens are asked to submit a drawing of what they are saving their money for or a video between one and three minutes telling us about an item they are saving their money up for and why.



## OCTOBER 2018

# CYBER SAFETY: BE THE BOSS OF YOUR IDENTITY

The internet and social media provide a great way to communicate and express yourself with friends and family, but it's important to make sure you're using them safely and responsibly. It's all about respecting yourself and others.

- Use a strong password with a combination of upper and lower case letters, symbols and numbers.
- Don't believe everything you read - make sure you know it's coming from a reliable source.
- Don't give out any private information about you, your family or friends over the internet, including various apps and social media outlets.
- Think before you post! Always take a moment to consider how your recipient(s) may feel about what you're about to say.
- If you wouldn't say it to their face, don't say it at all.
- Do not post inappropriate or illegal content anywhere on the internet.
- Set your social networking profile(s) to private.
- Only accept friend requests from people you actually know.

## MAKE UNITED FINANCIAL YOUR FINANCIAL GURU



Locations in Bridgeport, Saginaw, Chesaning, Freeland and Auburn

989.777.3620 • 800.772.8728  
[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)



Federally insured by NCUA.

As you gain more independence in everyday life, don't forget that gaining financial independence is just as important! We know it can be overwhelming to think about becoming responsible for your own finances, but that's why we're here. United Financial has everything you need to start planning for your future, today.

### WE'VE GOT SOMETHING FOR EVERY STAGE OF LIFE:

- **SAVINGS ACCOUNTS** to help you save for short-term and long-term goals
- **CHECKING ACCOUNTS** to help you learn the basics of managing your own money
- **AUTO LOANS** to help you purchase your first car
- **PERSONAL LOANS** to help you make a big purchase, such as a new laptop, mobile device or to fund a graduation trip

### READY TO LEARN MORE?

We're ready to help. Stop by today!

