



The Informer

October 2019 Business Edition



Got Your Mobile Device? It's All You Need!

Mobile Wallets are now available for your United Financial Debit Card, making it quicker, easier and more convenient than ever to shop wherever Apple Pay, Google Pay and Samsung Pay are accepted.

Simply enter your Debit Card number into your phone's Wallet app. Then, shop in-store or online at thousands of merchant locations across the nation – with more joining every day. Visit www.unitedfinancialcu.org to learn more today.

UPCOMING SEMINARS

Social Security Seminar: **FREE**

October 16th • 6:00pm – 7:00pm

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the rules of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider.

Shopping Smarter Seminar: **FREE**

October 24th • 6:00pm – 7:00pm

Shopping Smarter is a class taught by Tracy Young that will show you how you can put money you're already spending back into your pocket! Did you know you can double and triple dip on savings and rebates? You can!

Financial Wholeness Course: **\$25 for members**

November 5th & 7th • 6:00pm – 9:00pm

We invite you to join us for our Financial Wholeness Course. During the course, you will learn time-tested strategies that help you to make informed financial decisions. Whether your objective is to build a nest egg, protect your assets, or preserve your lifestyle throughout retirement, this course helps you plan your future with confidence.



Local Service. Global Reach.

INTERNATIONAL CREDIT UNION DAY
Thursday, October 17, 2019

ICU Day 2019 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement. We invite you to stop by the Credit Union throughout the week of October 15-18 as we celebrate this special event 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 United Financial account.*

CHANGE IN TERMS ON JANUARY 1, 2020

All business accounts will receive Free Electronic Statements. If you would like to receive a Paper Statement, there will be a fee of \$3.00 a month. If you are not currently signed up for Electronic Statements please contact a Member Service Representative or visit our website for more information on how to enroll.

OCTOBER: NATIONAL CYBER SECURITY AWARENESS MONTH

Staying safe online is something you should do every time you log on – not just during one month of the year! Start protecting yourself and your identity now, and keep that security strong all year long with these helpful tips.

- **Realize you are a target.** Every person who has an online presence is an attractive target to hackers. Don't ever say, "It won't happen to me."
- **Think bigger than eight.** Practice good password management by using a strong mix of characters, such as numbers, uppercase and lowercase letters, and special characters. And never use the same password for multiple sites.
- **Lock it up.** Never leave your devices unattended for any length of time. This includes computers, phones, and tablets. If you keep sensitive information on a flash drive or external drive, make sure to lock that up as well.
- **Beware of browsing.** Banking and shopping should only be done on a device that belongs to you, and on a network that you know you can trust. Avoid doing sensitive browsing on a public computer or an unsecured WiFi network where your data could easily be copied or stolen.
- **Keep your sensitive information private.** Beware of what you share on social networks. Criminals often befriend would-be victims in order to easily gain access to your personal information, such as where you go to school, where you work, when you're on vacation, and where you live.
- **Stay alert.** Monitor your financial accounts regularly for any suspicious activity. If you see something unfamiliar, it could be a sign you've been compromised and you should alert your financial institution immediately.



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.

Follow us:



FUNDRAISER: Toni & Trish House

The Toni and Trish House provides care in an environment that feels like home as well as emotional support for families. Guests are not charged for housing, food, or care during their stay. The credit union will be collecting items and monetary donations this November and December to support their need! For a list of items, stop by in person or visit us online.



PO Box 6430
Saginaw, MI 48608

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CUADVANTAGE

THERE ARE 2 Positions Open ON THE Board of Directors

We are currently accepting nominations for two (2) open board seats. Nominations can be submitted until November 11, 2019.

If interested, please review and submit the nomination form online www.unitedfinancialcu.org/board/.

Please submit nomination form, along with a brief description of your background to:
**United Financial Credit Union
Attn: Nomination Committee
PO Box 6430
Saginaw, MI 48608**

Member Appreciation Day OCTOBER 18 • 11AM – 3PM

Stop by the Credit Union for a free hotdog, chips and pop!



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



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CHRISTMAS
Tuesday, December 24
Lobby OPEN 9:00am – 12:30pm
Drive Thru OPEN 7:00am – 3:00pm
Wednesday, December 25 - CLOSED

NEW YEARS

Tuesday, December 31
Lobby OPEN 9:00am – 12:30pm
Drive Thru OPEN 7:00am – 3:00pm
Wednesday, January 1, 2020 - CLOSED

THANKSGIVING
Thursday, November 28 - CLOSED
Friday, November 29 - OPEN
State St. – Full Service
Bridgeport, Freeland, Chesaning,
Auburn & Weiss Office – Drive Thru Only

Holiday Closings

Monday, October 14 - CLOSED

Your Business
Is Our Business