



The Informer

October 2020 Business Edition



Lobbies Are Open!

Our branch offices are open for teller transactions, Monday – Friday from 10:00 am – 3:00 pm.

In order to ensure social distancing, we will have limited capacity at each office. We ask that you please utilize the social distancing marks on the floor and you may be required to wait in line outside the branch.

Because of the limited capacity, you may still find it more convenient and quicker to continue to use the drive thru lanes for your usual transactions.

If you need services other than a teller or the coin machine, we ask that you please continue to make an appointment by contacting our office at **989-777-3620** or go online to make an appointment.

Thank you for your patience and support during these trying times. We value your membership and loyalty and we look forward to continuing to serve you.

United Financial CU is here for you. If your family has encountered hardship as a result of Covid-19, our team is available to discuss solutions for you. Please do not hesitate to reach out to us.

Bay City Office UPDATE

Construction has started!

We will be opening in Spring 2021, so keep an eye out for more updates from us!

INTERNATIONAL CREDIT UNION DAY

*Thursday,
October 15, 2020*

On Thursday, October 15, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their members. This year's theme, "Inspiring hope for a global community," speaks to how credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities during the COVID-19 crisis. This credit union difference continues to inspire hope for a global credit union community and set us apart from other financial institutions.

INSPIRING
HOPE



— FOR A —
GLOBAL
COMMUNITY™



Cyber Security

NATIONAL CYBER SECURITY
AWARENESS MONTH

Tips to Safeguard Your Information

The internet, now more than ever, has become an integral part of our daily lives. Between home, school, work, and play, it has become an essential resource and securing it is our shared responsibility. With the convenience the internet provides, there is also the threat of cybercrime and identity theft. Consider these helpful tips to protect your personal and financial information from hackers or scammers.

- **Create strong, unique passwords.** Use a combination of upper and lower case letters, characters, and symbols for a strong password. Avoid using the same password for multiple accounts, and change it at least once a year to avoid identity theft.
- **Limit online purchases to secure sites.** Before you enter personal or credit card information, ensure the URL starts with an "https" and has a lock symbol by the address bar.
- **Clear your browser cookies and cache.** When you browse the internet on your phone or computer, files and information (cookies) are stored in its cache. This information could include anything you've entered while being online. Clear your cookies and cache weekly or daily.
- **Avoid storing card information on websites.** Although it's convenient for quick checkouts, storing your payment information in an online account can compromise your sensitive data if the website becomes hacked.
- **Monitor your account activity.** Use online and mobile banking to monitor your account activity for unauthorized charges. If you suspect fraudulent activity, contact your credit card company immediately to prevent further fraud.



Your Business Is Our Business



We have a **CHECKING ACCOUNT** to best fit U!

Our business checking accounts are unbeatable! We offer several money-saving features that assist our business members. All of our checking accounts include no minimum balance requirement, no per check charges, free online banking, free electronic statements, free mobile app with remote check deposit, and a business debit card. Visit our website or contact us today to discuss our various business checking accounts and to find the one that's perfect for U!

HOLIDAY CLOSINGS

THANKSGIVING DAY

Thursday, November 26 – **CLOSED**

DAY AFTER THANKSGIVING

Friday, November 27 – State St – **OPEN**
Bridgeport, Freeland, Chesaning, Auburn & Weiss Office – **OPEN DRIVE THRU ONLY**

CHRISTMAS

Thursday, December 24 –

LOBBY OPEN 9:00am – 12:30pm

DRIVE-THRU OPEN 7:00am – 3:00pm

Friday, December 25 – **CLOSED**

NEW YEAR'S DAY

Thursday, December 31 –

LOBBY OPEN 9:00am – 12:30pm

DRIVE-THRU OPEN 7:00am – 3:00pm

Friday, January 1, 2021 – **CLOSED**



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NATIONAL CREDIT UNION ADMINISTRATION
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Is Our Business



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P.O. Box 6430
Saginaw, MI 48608

Send Santa to the Troops fundraiser - United Financial Credit Union will be collecting items for "Send Santa to the Troops" November 1st through November 21st.

United Financial is partnering with the Yellow Ribbon Guard,

a group dedicated to making a difference in the lives of our local men and women who serve in the military. The items collected help to provide holiday care packages to local service men and women stationed abroad. Care packages include handwritten cards, snack food, games, personal hygiene items, and other holiday gifts.

United Financial will be collecting items at all 6 branches. Monetary donations will also be accepted to help offset the cost of packaging and shipping.

For a complete list of accepted and non-acceptable donation items, visit unitedfinancialcu.org or call 989-777-3620.

MERCHANT PROCESSING SERVICES Help Grow your Revenue by Expanding your Payment Possibilities

In partnership with First Data®, United Financial Credit Union offers each merchant the technology most suited to your business – whether you process a handful of transactions a week or millions. From tablet based contactless and wireless point-of-sale systems, to check and card readers, we offer an array of products and services enabling you to handle more customer payment types.

Services to Enhance Your Success

- Offer all major credit and debit cards
- Quick and seamless setup
- Experienced call center specialists
- 24/7 customer support
- Variety of point-of-sale solutions
- Smartphone applications
- Web-based products
- Electronic Statements
- Convenient access to transaction details
- Security for card acceptance and card-holder data
- EMV and Contactless Technology
- Manage your payments, mine for customer data, customize email receipts, set up recurring payment schedules, and configure fraud tools to help deter unauthorized transactions
- Improve sales, enhance customer satisfaction, and help reduce fraud risk by accepting payments through your website

