

# Member News

October 2021



## Tips to Stay On Top of Your Cyber Security Game

In a world where threats are constantly evolving and changing, we're here to help you stay in the game and increase your cyber security awareness with these simple tips.

- 1. Change it up.** Keeping a good rotation of new passwords going is a vital component in keeping your password security from becoming stale and vulnerable.
- 2. Think unique.** Regardless of whether a website requires it or not, make it a point to include at least one number, special character, and a combination of uppercase and lowercase letters when creating your passwords.
- 3. Log out.** When you're done taking care of online business, be sure to actually log out of your online profile before closing your browser.
- 4. Clear it out.** Every time you browse the internet, your computer stores files and information called cookies. These cookies could include your personal information, so be sure to clear your cookies and cache weekly or even daily.
- 5. Keep it current.** Your computer's antivirus software is the most important software you have on your computer. Ensure your antivirus is setup to update automatically.

## INTERNATIONAL CREDIT UNION DAY

Thursday, October 21, 2021

Each year we come together to celebrate International Credit Union Month to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's ICU Month theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in United Financial Credit Union's very own bylaws and is something credit unions have been doing for more than 100 years.



## CHRISTMAS CLUB ACCOUNT DISBURSEMENTS

The accumulated savings and dividends in your Christmas Club account will be transferred to your regular share account on October 21, just in time for the holiday shopping season! Not in the club, yet? It's easy to start saving for the next holiday season! Simply contact the credit union to open a Christmas Club Account and start saving a little each payday for an even happier holiday.

## CU SHOP LOCAL CONTEST

United Financial Credit Union is just one of many credit unions in the area putting money back into Michigan's economy by participating in CU Shop Local.

What better way to show our support for the communities we serve? Every dollar spent makes a difference when it goes to a local business; from buying a morning cup of coffee, ordering lunch in, shopping local, promoting one of your favorite local businesses, or organizing a group of people to cash mob a locally owned business.

Shop, eat or do business at locally owned businesses & you could win a \$25 gift card! Let's work together to support Michigan's small businesses!! Tag us on Facebook or send in or drop off a receipt of your local purchase and you could WIN a \$25 Gift Card!

Send your photos and receipt to [marketing@unitedfinancialcu.org](mailto:marketing@unitedfinancialcu.org)



# DIME-A-SAURUS KIDS CLUB

## GET YOUR COLOR ON!

If you love to color, you're not going to want to miss out on our Holiday Coloring Contest! Stop by any United Financial office to pick up a coloring sheet today or visit [unitedfinancialcu.org](http://unitedfinancialcu.org) to print one from your home. Then, grab your crayons, markers, or colored pencils and let your imagination lead the way!



## HA-HA HOLIDAY JOKES

**Q:** What is a Christmas tree's favorite candy?

**A:** Orna-mints

**Q:** What does an elf study in school?

**A:** The elf-abet

**Q:** Why can't Christmas trees sew?

**A:** Because they're always dropping their needles



## DIRECTIONS:

1. Cut one marshmallow in half and place both pieces on a graham cracker square.
2. Place one yellow candy melt on top of each of the marshmallow pieces.
3. Heat the crackers in the microwave for about 2-5 seconds, just enough to make the marshmallows puff up without getting too hot. (Time depends on your microwave - make sure to do a few test runs.)
4. Take the crackers out of the microwave and while everything is still warm, place one chocolate chip on each melted yellow candy as the eyeballs and one candy corn beak in the center below the two melted marshmallow halves. Everything should stick together nicely.
5. Let cool and serve!



## RECIPE: OWL S'MORES

### INGREDIENTS:

graham crackers  
marshmallows  
chocolate chips  
yellow candy melts  
candy corn



FOR ALL KIDS FROM BIRTH TO AGE 12!

# FINANCIAL BEGINNINGS

## TEEN ACCOUNT

AGES 13-17



### CONSIDERING THE COST OF COLLEGE?

Taking the time to plan before you head to college can help you avoid graduating with a crushing amount of debt. Here are a few key steps to help you get started:

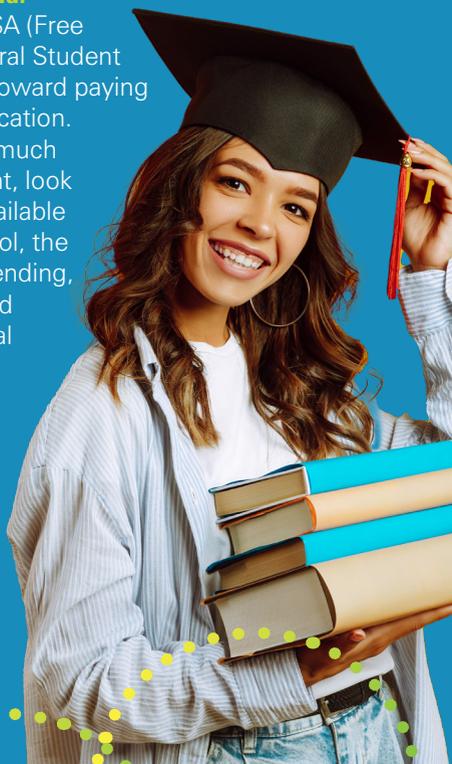
- **Start smaller.** Many students jump at the chance to go to the best school that accepted them and then suffer later from an enormous amount of debt. Consider knocking prerequisites off at a local community college. This will allow you to save money by living at home while taking advantage of cheaper education costs.
- **Stay in state.** Once you're ready to transition to a more expensive university, consider the benefits of staying in state to help reduce costs.
- **Create a budget.** It's easy to push student loans and debt to the side for your future self to worry about, but you'll thank yourself later by considering how much you will be able to afford once you graduate.

- **Apply for financial aid.**

Filling out your FAFSA (Free Application for Federal Student Aid) is a great step toward paying for your college education. If you don't receive much from the government, look into scholarships available from your high school, the college you'll be attending, local businesses, and even United Financial Credit Union.

- **Start saving now.**

No matter how much or how little you're able to save before heading to college, the sooner you start putting it to the side, the better off you'll be.



### *Awesome Autumn Fun*

Now that summer break is over and school has started back up, you may find yourself needing a little inspiration to keep things fun and fresh. Don't settle for boredom brain this fall. Get out and have some fun with these boredom busters.

**HAVE A PUMPKIN CARVING CONTEST.** You know how this works. Invite your friends, family or neighbors to get some carving competition going. Be sure to add a few tasty snacks and some fun music to get everyone in the Halloween spirit!

**FIRE UP SOME S'MORES.** Gather up your friends, marshmallows, chocolate and graham crackers and get the bonfire going. Ready to take things to the next level? Mix up your traditional s'mores by smashing your perfectly toasted marshmallow between two of your favorite cookies!

**TAKE A SCENIC HIKE OR DRIVE.** Don't let the colors of fall escape before you can feast your eyes on their beauty. Visit your favorite summer hike to get a fresh fall view or take a drive through your favorite forest.

SUDOKU is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3x3 grids contain one instance of each of the numbers 1 through 9.

1			2		7			
9		5						
3	5				1			
		8						
	2				1			
	6	9	4	7	8			
		9			4		5	
		6						7

# FEATURED BUSINESS:

## Bay Valley Resort & Conference Center

2470 Old Bridge Rd. Bay City, MI 48706  
989-686-3500

### Number of years in business:

8 years (*under current management*)

### What does your business do?

Bay Valley Resort and Conference Center does multiple different things – we operate and maintain an 18 hole championship golf course, we currently have a hotel with 80 rentable rooms, we have our bar and restaurant on property and we host banquet events, weddings, and golf outings!

### What makes your business unique?

We are the only property that has everything under one roof such as hospitality/hotel, golf course, restaurant and bar.

### Why do you enjoy doing business with United Financial Credit Union?

We love working with and supporting our neighboring businesses.



### Special Offer For United Financial Members:

**15% OFF at the Restaurant/Bar**

**OR**

**Buy One Get One 1/2 Off (Equal or Lesser Value) at the Restaurant/Bar**

**Would you like your business to be featured on our website and social media page?** As a Business Partner of United Financial Credit Union you can! Visit [www.unitedfinancialcu.org/feature-business](http://www.unitedfinancialcu.org/feature-business) and fill out the questionnaire online about your business and email a logo to [marketing@unitedfinancialcu.org](mailto:marketing@unitedfinancialcu.org). Once we receive the information, we will post your business on our website as soon as we have the next availability.

Help us celebrate ICU Month by telling us...  
**How has United Financial  
PUT YOU FIRST?**

NAME \_\_\_\_\_ PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

Mail, drop off or email your response to [marketing@unitedfinancialcu.org](mailto:marketing@unitedfinancialcu.org) by 12/31/21 for your chance to win a \$50 gift card.



**SAGINAW SPIRIT  
TICKETS FOR SALE  
\$12.50 EACH**

*Vouchers are valid for any home game.  
Purchase at any of our branches.*

TEEN SUDOKU SOLUTION

1	6	8	4	3	2	5	7	9
9	2	7	5	1	6	3	4	8
3	4	5	7	8	9	6	1	2
4	3	9	8	2	1	7	5	6
7	8	2	3	6	5	1	9	4
5	1	6	9	4	7	8	2	3
2	7	3	1	9	8	4	6	5
6	5	4	2	7	3	9	8	1
8	9	1	6	5	4	2	3	7

## WALK TO END ALZHEIMER'S

alzheimer's association™

### Results from Walk to End Alzheimer's Fundraiser

United Financial Credit Union had the pleasure of participating in the 2021 Walk to End Alzheimer's in Saginaw on September 25 and in Bay City on October 2. **Thanks to our members and staff, we were able to raise \$1,760.** Thank you to everyone who helped make this event so successful.

## Free Financial Education Courses for United Financial Members

United Financial has teamed up with Banzai to bring you Banzai Direct, a financial literacy program used by millions of teachers and students around the country. Available from the comfort and convenience of your home, Banzai Direct provides a fun and safe way for your whole family to experience real-world financial literacy. With three different programs and age levels to choose from, it's a great way to get every member of your family involved!



### Members get access to:

- Free coaching from experienced financial coaches
- Three different courses, including Banzai Junior (ages 8-12), Banzai Teen (ages 13-18), and Banzai Plus (for adults)
- Interactive calculators
- Financial education articles featuring a variety of topics

Plus, United Financial members receive a free offer from the Credit Union upon completion of the course! Visit us online at [www.unitedfinancialcu.org/banzai-financial-education](http://www.unitedfinancialcu.org/banzai-financial-education) to learn more.

## Holiday No Credit Check Loan

### \$1,000 or \$1,500\*

NO CREDIT CHECK | 12-MONTH TERM

Available October 18th

This special loan is only available for a limited time, so start your loan application online or visit any of our locations to get started today!

\*\$1,000 less than \$95 a month. \$1,500 less than \$141 a month. \$30 Application fee applies. Payment example is based on Annual Percentage Rate of 18%. Must have a minimum of \$1,000 monthly direct deposit into a United Financial account, 90 days verifiable income and must be current on all United Financial accounts and loans. Minimum direct deposit of \$1,000 for a \$1,500 request.



## COATS FOR KIDS DONATIONS

United Financial Credit Union and WIOG are partnering with the Salvation Army to collect coats and cold weather gear to help keep needy children warm this winter. We will have collection boxes at all of our locations. We are collecting all sizes of new or gently used coats, hats, gloves, scarves and snow pants. We will be collecting items until November 9th. If you prefer to make a monetary donation, you can do so at all locations too.



## There Are Two Positions Open on the Board of Directors

We are currently accepting nominations for two open board seats. Nominations can be submitted until **November 9, 2021**. **If interested, please review and submit the nomination form online [www.unitedfinancialcu.org/board](http://www.unitedfinancialcu.org/board).**

**Please return signed form, along with a brief description of your background to:**

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

## YAY, IT'S SKIP-A-PAY!

Special seasons call for special things. That's why we're pleased to bring back our Holiday Skip-A-Pay Program! With Holiday Skip-A-Pay, you can choose to skip your December or January loan payment(s) on qualifying United Financial loans and keep the cash for all the special things you'd like to see, do and buy this holiday season. Some restrictions apply. Please contact the Credit Union for complete details.



## LOAN RATES

As of October 1, 2021

Loan Type	APR*
	<b>As Low As</b>
Vehicle Loans	1.99%
Classic Car Loan	7.00%
Recreational Vehicle	1.99%
• Includes travel trailers, motor homes, boats, motorcycles and snowmobiles	
Personal/Signature	4.99%
Quick Cash	14.90%
First Mortgages	Call for Rates
• Fixed & Balloon available	
Rural Development, FHA & VA	Call for Current Rate
Second Mortgages	5.25%
Home Equity Line-of-Credit	3.00%**
Vacant Land	5.25%

For more details and rates visit  
[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)

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

## SCOREBOARD

4th Quarter as of October 1, 2021

Assets .....	<b>\$299,649,413.04</b>
Loans .....	<b>\$178,955,655.99</b>
Members .....	<b>22,175</b>
Checking Accounts.....	<b>12,567</b>

## MISSION STATEMENT

Through innovative, friendly, and quality service, United Financial Credit Union will provide long-term financial stability to our credit union, our members and their families!

## MAILING ADDRESS

PO Box 6430  
Saginaw, MI 48608-6430

### Telephone

989.777.3620 • 800.772.8728

[www.unitedfinancialcu.org](http://www.unitedfinancialcu.org)

[info@unitedfinancialcu.org](mailto:info@unitedfinancialcu.org)

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CUADVANTAGE

## Holiday Closings

### THANKSGIVING

**Thursday, November 25**  
CLOSED

### Friday, November 26

State Street Lobby – OPEN  
Bridgeport, Freeland, Chesaning,  
Auburn, Bay City, and Weiss Branch  
– OPEN (DRIVE THRU ONLY)

### CHRISTMAS

### Friday, December 24

Lobby OPEN 9:00am – 12:30pm  
Drive Thru OPEN 7:00am – 3:00pm

### Saturday, December 25

CLOSED

### NEW YEAR'S

### Friday, December 31

Lobby – OPEN 9:00am – 12:30pm  
Drive Thru – OPEN 7:00am – 3:00pm

### Saturday, January 1, 2022

CLOSED



## Let us help you finance your new vehicle!

Holding out for your perfect car? Let us help you. We make your car shopping experience even easier. Research and compare vehicles, receive free Carfax reports, get an insurance quote, and view local dealer inventory all from the comfort of your home with our auto shopping feature on our website!

Simply visit our website today at [unitedfinancialcu.groovecar.com](http://unitedfinancialcu.groovecar.com) and start shopping for your next vehicle.

## Have a loan financed somewhere else?

Contact us today to see if we can save you money on your monthly payment! 989-777-3620.