Member News

October 2023



INTERNATIONAL CREDIT UNION DAY 2023®

On October 19, 2023, United Financial Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people," and we've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. This year marks the 75th anniversary of ICU Day, and United Financial is honored to be a part of this proud tradition.

We look forward to celebrating with treats for members at all United Financial locations for MEMBER APPRECIATION DAY on THURSDAY, OCTOBER 19.

We invite you to join us in celebrating this special event throughout the month of October. Stop into the office for a free calendar, enter to win a fun-filled gift basket, and more!

Our Bridgeport Office is Moving!

We are excited to announce that our Bridgeport Office will be moving into a new building located at **6310 Dixie Highway in Bridgeport**. We expect to finish renovations and be open in Early 2024.

United Financial Credit Union has been located in the Bridgeport community since 1964 and is excited to bring a new, modern branch to the area.



SAVE WIN°

What is Save to Win? It's a special Certificate of Deposit account at United Financial that helps you build your savings while also giving you a chance to win monthly and quarterly cash prizes! Every time you save \$25 in a Save to Win certificate, you get another chance to win – up to 100 chances every month. Plus, all the money you deposit into the Save to Win certificate is still yours, plus interest. It's savings – with benefits!



United Financial Credit Union is proud to announce the creation of the UFirst Foundation, a non-profit organization with the mission to support community outreach, financial education, and scholarship programs.

First Annual Golf Outing

United Financial Credit Union held their first Golf Outing at Saginaw Valley Public Golf Course on August 22, 2023. This outing was planned to fundraise for the credit union's new foundation. The credit union raised \$13,000, these funds will help support their new scholarship program and various other financial education and community outreach programs. 27 teams joined us with 108

golfers enjoying a fun day on the course. Thank you to all of our sponsors, participants and volunteers; we couldn't have made this event a success without all of the support of everyone.

To learn more about the UFirst Foundation, we invite you to visit www.unitedfinancialcu.org/ufirst-foundation.





What's On Your Winter Wish List?

United Financial No Credit Check Holiday Loans are back and ready to help you make your list and check it twice.

HOLIDAY LOAN /// 18% /// \$1,000 or \$1,500**

Visit unitedfinancialcu.org to get started online or stop by for personalized service today!

*APR = Annual Percentage Rate. **\$1,000 less than \$95 a month. \$1,500 less than \$141 a month. Non-refundable \$40 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.



Personal Protection and Peace of Mind

Identity theft can happen to anyone. It can drain your financial accounts, damage your credit, endanger your employment, and be very expensive to repair. At United Financial, helping protect your identity is our priority. That's why we're pleased to offer IDProtect® with our personal checking accounts. For just a low monthly fee, you, your

family, and joint account holders can enjoy peace of mind with:

- Identity Theft Monitoring
- Resolution Services
- 3-in-1 Credit Report
- + And More!

If you're not taking advantage of IDProtect® yet, give us a call or visit your local branch to get enrolled today.



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



Community Corner

United Financial is dedicated to improving the lives of our members and those in our community.

Summer Events





Coats for Kids

United Financial 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 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 19th. If you prefer to make a monetary donation, you can do so at all locations, too.



All Seminars are held at our Main Office located at 4685 State Street in Saginaw.

Social Security Seminar October 26th

Market Risk Seminar November 9th

Medicare Seminar
December 5th

If you are interested in attending, please call 989-777-3620 to RSVP.

BOARD NOMINATION OPENINGS

We are currently accepting nominations for 2 open board seats. Nominations can be submitted until November 10th. If interested, please review and submit the nomination form online at

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

HOLIDAY CLOSINGS

Columbus Day Monday, October 9

Thanksgiving

Thursday, November 23
Friday, November 24:
State Street Office –
LOBBY OPEN 9am-5pm
Bridgeport, Bay City, Freeland,
Chesaning, Auburn & Weiss Offices –
OPEN DRIVE THRU ONLY

Christmas

Monday, December 25

New Years

Monday, January 1

MAILING ADDRESS

PO Box 6430 Saginaw, MI 48608-6430

TELEPHONE

989.777.3620 800.772.8728

WEB

www.unitedfinancialcu.org info@unitedfinancialcu.org