

FINANCIAL BEGINNINGS



CREDIT UNIONS CELEBRATE YOUTH™
NATIONAL CREDIT UNION YOUTH MONTH
APRIL 1-30, 2017

Are you ready to take your saving habits to new heights?

We invite you to stop by the Credit Union during National Credit Union Youth Month to get in on some hootin' fun activities! Enjoy special treats, refreshments, plus, FREE* coin counting during the week of April 17-22! It will be a great opportunity to pick up some valuable saving tips to help you soar into your financial future.

Plus, each deposit of \$5 or more you make this month earns you an entry for a chance to win a new tablet. We hope to see you there!

*Coins must be deposited into Youth/Teen Account.

Give a Hoot About Saving™



National Youth SAVING CHALLENGE™



What better way to jumpstart your college preparations than with a chance to win a new tablet?

As part of our Youth Week celebration, we are participating in the National Youth Saving Challenge. When a member under the age of 18 makes a deposit* of \$5 or more during the month of April, their name will be entered in a drawing for a new Amazon Fire Tablet.

*Members who wish to enter drawing for the tablet without making a deposit may do so by submitting their Name, Address, and Phone Number on a blank, 5.5x4.5" sheet of paper to: United Financial Credit Union, 4685 State St., Saginaw, MI 48603, Attn: Marketing. Must be submitted by May 5, 2017.

APRIL 2017

APPS TO MANAGE YOUR SPENDING

Spending a few dollars here and there on sodas and movie tickets never feels like much, but next thing you know, you open your wallet and there's nothing there! If you feel like this keeps happening to you, then it's time to consider managing your money more carefully. With these free money managing apps, you can easily create a budget and start tracking your spending.

- **United Financial's Mobile Banking** app is tied to your credit union accounts, giving you 24/7 access to your current balances. Plus, transfer money, locate a surcharge-free ATM, and more! (Available on iOS and Android devices)
- **Mint** securely connects all of your financial accounts, allowing you to see everything in one place. Conveniently set budget limits by category, track spending, and more. (Available on iOS, Android and Windows devices)
- **Toshl Finance** can track expenses, help you budget for specific items, shows changes over time with graphs, and securely synchs your data, which can be viewed from anywhere at toshl.com. (Available on iOS, Android, and Windows devices)
- **P2K Money** can help you track your income and expenses, provide an overview of all your money, help you maintain a wish list and save money toward items you really want. (Available on iOS devices)



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