

Take Interest



Hit the Fast Lane With Our Low Rate Auto Loans!

With United Bay Community Credit Union's low rate auto loans rest assured that you are getting the best rate possible! Get pre-approved before you visit the dealerships.

UBCCU offers:

- Flexible terms on all vehicles
- Convenient payment options
- Up to 100% financing
- Simple application process
- No application fees
- Rate reduction of .25% for direct deposit with auto payment transfer

Already own your car? You can **ALSO** take advantage of our great low rates* and automatically save an additional .25%** simply by refinancing your current vehicle from another financial institution.

Now is the right time to apply for a UBCCU auto loan. Not only will you enjoy our great low rates and our easy application process, but you'll also have the satisfaction of knowing you've received quality financial service!



Visit your local UBCCU branch office or call your nearest UBCCU branch at 989.892.4597 ext. 5103 or 1.800.968.7696 ext. 5103. Current members may apply online at www.ubccu.org.

Not valid for refinancing existing UBCCU loans. Financing on used vehicles is based on current NADA Blue Book values. Rates, terms and conditions are subject to change.
* Loan rates are determined using the Experian/Fair Isaac Risk Model Credit Score
**Loan is eligible for one rate discount of .25%

Annual Meeting, Elections, and Promotions

The UBCCU Board of Directors is comprised of individuals who volunteer their time to serve the members of the credit union. The board makes decisions on how the credit union will function and sets policies that are in the best interest of the credit union membership and the credit union. At the 2011 Annual Meeting, Don Cramer, Don Goulet and Roy Nievierowski were re-elected to serve three year terms. Other UBCCU board members include David L. Winters, Louie Roth, David Ventrone and Christine Houle.

At the Mid-Michigan Chapter of Credit Union's Annual Meeting, Gary Klein, CEO of United Bay Community Credit Union, was elected to the Chapter Executive Committee; he will serve a two year term. Mary Lou Gustin, Vice President of Marketing/Sales/Compliance, who also serves on the Executive Committee, was also elected to serve as a Delegate to the MCUL Annual Meeting; she will serve a one year term.

Gary Klein, CEO, would like to announce the internal promotions of Eileen Veit to Controller and Cindy Esch to Accounting Manager.

Congratulations to Tara Welke, who was recently promoted into a new Mortgage Loan Officer position at UBCCU. Tara started her employment with UBCCU on September 28, 1999, previously holding the position of Teller and, most recently, Loan Officer and back-up Visa Coordinator; Tara is also trained in the MSR role.

Holiday Hours

United Bay Community Credit Union will be closed on the following holidays:

Friday, April 22, 2011, and Saturday, April 23, 2011, in observance of Good Friday and Easter Sunday

Saturday, May 28, 2011, and Monday, May 30, 2011, in observance of Memorial Day

Saturday, July 2, 2011, and Monday, July 4, 2011, in observance of Fourth of July



Need a New Car? Save Big on a New GM Vehicle with Invest in America

Thanks to our partnership with Invest in America, **United Bay Community Credit Union** has two ways for our members to save on a new vehicle. First, GM is offering valuable discounts on most new vehicles. Depending on which vehicle you choose, you could drive away saving thousands of dollars! Second, our members can save big with great low loan rates when you finance your new vehicle through our credit union. Just visit www.lovemycrreditunion.org to get the details on GM's terrific offers. Saving is that simple.

Money Rocks at UBCCU!

Join United Bay Community Credit Union as we celebrate National Credit Union Youth Week from April 18-22. The year's national theme is **Money Rocks at My Credit Union**. UBCCU youth members will be able to enter prize drawings for an iPod shuffle, iTunes gift cards, and receive prizes just for stopping in.

Now is a great time to open a youth account—either our Moola Moola account, age birth to 12, or our CU Succeed account, age 13 to 18. Stop by any one of our locations and find out how your money can rock for you.

PRESIDENT'S REPORT FROM ANNUAL MEETING

Without question, 2010 presented us with some unique challenges. An unstable economy put fiscal distress on governments and industries across the nation. Fortunately, the credit union movement was not impacted as negatively as other industries. Interest rates continue to remain at an all time low, unemployment remains around 9%, with no let-down in foreclosures, bankruptcy filings, corporate credit union bailouts, and the continued increases in insolvent credit unions and mergers within the industry. Poor decision making and extraordinary risk taking and consumer abuse by some financial institutions has resulted in numerous new regulations and tighter controls during the past year and will continue into the foreseeable future. As in the past, we continue to work with our members to help them get through these difficult times.

Even with the continuing slumping economy, UBCCU still experienced a 5% positive growth in assets and a 5.5% increase in deposits. We continue to look for new products, services, and new technologies with an eye toward improving and providing our members with the convenience of our products and our delivery systems.

While many financial institutions are struggling to maintain positive capital adequacy—the Bench Mark is 7%,—UBCCU remains well capitalized at 8.09%. What does this mean to you? It means your credit union is operating in a safe and sound manner. I, as well as our devoted staff and your Board of Directors, take very seriously the trust you have put in us to lead this institution, and I assure you that we are guiding UBCCU with integrity and a heartfelt commitment to you, the member/owner.

As the economy shows signs of improvement in 2011, we will continue to focus on our members. The Board of Directors will implement policies that keep our Credit Union well capitalized and ready to lend money to qualified borrowers. We look forward to another year of positive impact in 2011—in the community and in the lives of our members.

Sincerely,

Gary W. Klein,
President



UBCCU Gives Back to the Community

Giving back to our members and to the community is what separates United Bay Community Credit Union from our competition. On Presidents Day, February 21, 2011, which is a standard day set aside each year for staff training, the management decided to do something totally different. All 60 employees were divided into three different groups and, with their working clothes on, were taken in caravans to the three tri-county rescue missions. The Good Samaritan Rescue Mission of Bay City, The City Rescue Mission of Saginaw and The Community Village—a division of the City Rescue Mission of Saginaw.



Every UBCCU employee was assigned one or two jobs for the full eight hours. Washing windows/screens, painting, sorting and distributing clothes, helping in the kitchen, serving lunch, playing cards and bingo, along with doing manicures were all part of the activities that transpired. There was a lot of hard work, lots of laughter, and many friendships were formed. It was an eye opener for everyone. The residents at the missions saw how a local business was willing to give up their time to help update their temporary residency, make them lunch, and to spend time talking with them as a friend. On the other end of the spectrum, employees of United Bay Community Credit Union saw the Rescue Missions in a different light, realizing that homelessness can happen to anyone.



Why throw away your money?

With the Sprint Credit Union Member Discount Plan You'll get:

- **10% off** most regularly priced Sprint service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Available to new and existing Sprint members.

Click www.SprintSave4CU.com.

Call **877.SAVE.4.CU.** (877.728.3428)

Visit **your local Sprint retail location.**

Just tell them you're a **Credit Union Member** to get this exclusive discount.

Ask them to be attached to the NACUC_ZZM Corporate ID.



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Do You Have ACH, AD&D or Other Direct Debit Payments?

Please remember to have funds available in your account(s) for your monthly/quarterly ACH withdrawals. Failure to have funds available may result in overdrafts.

Organize and Simplify—Your 2011 Financial Clean-Up

Organize Your Finances

- *Create and maintain* current files of your financial statements, insurance policies, and other personal records, preferably in a fire/waterproof safe. Make sure that you keep your passports, medical directives, prescriptions and estate planning documents accessible for emergencies in your home safe as well.
- *Shred and discard* old papers and documents (your accountant can tell you when it's safe to destroy financial records). Cancelled checks that support tax returns (charitable contributions, investments and tax papers) should be held for at least seven years, while other financial documents can usually be destroyed after about a year.

Simplify Your Transactions

- *Direct Deposit* automatically deposits your payroll and other regular income into your credit union savings or share draft account. Free yourself from trips to the credit union! It's safe, reliable and convenient.
- *Payroll Deductions* can be arranged to regularly pay your mortgage, utility bills, insurance premiums and other recurring charges.
 - Avoid the hassles of making scheduled payments and any late charges or service interruptions. Payroll deductions can also be arranged to make weekly deposits to build your savings accounts.
- *Home Banking and Bill Pay Service* helps you manage your credit union accounts quickly and easily from your desk or laptop computer, 24/7. These services are provided free by your credit union which saves you on postal expenses yet gives you the comfort of being protected by the highest encryption security available.
- *PAL* – UBCCU's one touch telephone service that lets you:
 - Transfer money between your credit union accounts
 - Confirm which checks have cleared
 - Confirm what deposits have posted
 - Obtain account balances

"Your December 31, 2010, IRA balance is the fair market value which is being reported to the IRS"

Age 16 or 17—Check This Out!

United Bay Community Credit Union has an account set up especially for you to get you started financially. With our eChecking Account, you receive a debit card to use to access your checking/share draft account. With a debit card, you can make purchases wherever you see the MasterCard logo. Purchases are automatically deducted from your checking account. Your debit card can also be used as your ATM card allowing access to cash at thousands of ATMs.

Learning financial responsibility is one of the best ways that you can prepare yourself for your future. Call or stop in today and get started. For more information on our eChecking program and other youth accounts, log on to www.ubccu.org.

Now, More Than Ever, There Are Many Reasons to Refinance or Get Your MORTGAGE from United Bay Community Credit Union

Choose from a variety of financing options for home purchase or refinance

Fixed Rate Mortgages - Great for home purchases or refinances. Fixed rate mortgages offer stability and security from fluctuating interest rates. Payments may increase each year based on a required escrow account for property taxes and hazard insurance.

UBCCU offers 10 and 15-year "IN HOUSE" FIXED rate mortgages and 7 to 10-year Balloon "IN HOUSE" mortgages.

Through the **"SECONDARY" market**, UBCCU also offers fixed rate mortgages up to 30 years, along with FHA and Rural Development Mortgages.

For more information, contact:

Jill Patterson, Mortgage Officer **Tara Welke, Mortgage Officer**
Phone: 989.891.1671 Phone: 989.891.1631
Fax: 989.895.3022 Fax: 989.895.3004
jpatterson@ubccu.org twelke@ubccu.org



To Our Valued Members a—FREE Prescription Drug Card

Don't forget to help your family and friends by giving them a FREE United Bay Community Credit Union DISCOUNT DRUG CARD. UBCCU has had over 200 of our members use this discount card and have saved large dollars on their prescriptions. They can receive savings of up to 75 percent at over 50,000 pharmacies across the country (savings average around 30 percent). This card is especially helpful if you are uninsured or under insured. However, even if you have insurance, you can still use this card to get a discount on non-formulary or non-covered drugs. All prescriptions processed through the program are completely confidential (no name required on card)! This program also includes discounts on eyeglasses, hearing, nutritional supplements, diabetic supplies, dental and more. You can print as many cards as you need. You do not have to be a member of UBCCU to use this card.

Stop in at any one of our three branches for a FREE card or obtain one at www.ubccu.org.

LOAN RATES

Rates effective as of publication date and subject to change without notice. Call for current rates.

Secured Loans

Our best rates* on Secured Loans are as follows:

	APR
Up to 60 months	3.50%
Up to 72 months	3.50%
Up to 120 months	7.00%

Term of loan depends on the type of collateral offered. Mobile Home Loans available for model year 2007 or newer and require a 20% down payment.

*Experian/Fair Isaac Model Credit Score will determine which rate you qualify for.

Unsecured Loans

Our best rates* on Unsecured Loans is 9.50% with a maximum term of 42 months. Parent-Student Loans financed up to 36 months, \$2,500.00 maximum per grade level.

*Experian/Fair Isaac Model Credit Score will determine which rate you qualify for.

VISA Platinum

as low as 8.96%

*Experian/Fair Isaac Model Credit Score will determine which rate you qualify for.

Shares Pledged

Up to 5 years (\$300 minimum loan) 2.00% above secured rate
 Parent/Student Loan 9.50%
 APR = Annual Percentage Rate

An optional Disability Insurance is available. This insurance will pay you benefits should you be off work longer than 30 days. An optional Credit Life Loan Insurance is also available. Ask for details when applying for a loan.

SHARE RATES

ACCOUNT TYPE

Regular Share

Minimum balance of \$5.00 required. Interest is compounded and paid quarterly.

	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

Escrow Account

The minimum balance required to earn the stated APY is \$5.00. Interest is compounded and paid quarterly.

Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

Insured Money Manager Accounts (IMMA)

The minimum balance required to earn the stated APY is \$5.00. Interest is compounded and paid monthly.

Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 to \$5,000.99	0.20%	0.20%
Balance of \$5,001.00 to \$15,000.99	0.25%	0.25%
Balance of \$15,001.00 to \$25,000.99	0.30%	0.30%
Balance of \$25,001.00 to \$50,000.99	0.35%	0.35%
Balance of \$50,001.00 and over	0.40%	0.40%

Christmas Club

The minimum balance required to earn the stated APY is \$5.00. Interest is compounded and paid annually.

Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

Vacation Club

The minimum balance required to earn the stated APY is \$5.00. Interest is compounded and paid quarterly.

Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

Moola Moola & CU Succeed Club

Minimum balance of \$5.00 required. Interest is compounded and paid quarterly.

Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

IRA Savings Account

The minimum balance required to earn the stated APY is \$5.00. Interest is compounded and paid quarterly.

Balance of \$0.00 to \$500.99	0.05%	0.05%
Balance of \$501.00 to \$1,500.99	0.10%	0.10%
Balance of \$1,501.00 and over	0.15%	0.15%

CD RATES* LENGTH OF CERTIFICATE

3 Months	0.200%	0.20%
6 Months	0.300%	0.30%
Youth 6 Months A minimum deposit of \$25.00 is required	0.75%	0.75%
12 Months	0.399%	0.40%
18 Months	0.499%	0.50%
24 Months	0.598%	0.60%
30 Months	0.698%	0.70%
36 Months	0.797%	0.80%
48 Months	1.094%	1.10%
60 Months	1.341%	1.35%

Jumbo Call for rate information

APY = Annual Percentage Yield

* Rates are subject to change. These rates may change on a weekly basis, but are fixed for the term of the certificate. A minimum deposit of \$500 is required. A penalty may be imposed for early withdrawal.



LINCOLN AVENUE OFFICE

1309 N. Lincoln Ave. • Bay City, MI 48708

Mailing Address – P.O. Box 160 • Bay City, MI 48707-0160

Phone: 989.892.4597

Fax: 989.892.5701

LOBBY HOURS:

*Monday-Friday 9:00 a.m. – 5:00 p.m.

DRIVE-THRU HOURS:

*Monday-Thursday 9:00 a.m. – 5:00 p.m.

Friday 9:00 a.m. – 5:30 p.m.

Saturday 9:00 a.m. – 12:00 p.m.

EUCLID AVENUE OFFICE

3939 N. Euclid Ave. • Bay City, MI 48706

Phone: 989.892.4597

Fax: 989.686.2976

LOBBY HOURS:

*Monday-Wednesday 9:00 a.m. – 5:00 p.m.

Thursday 9:00 a.m. – 7:00 p.m.

Friday 9:00 a.m. – 5:00 p.m.

DRIVE-THRU HOURS:

*Monday-Wednesday 9:00 a.m. – 6:00 p.m.

Thursday 7:00 a.m. – 7:00 p.m.

Friday 9:00 a.m. – 6:00 p.m.

Saturday 9:00 a.m. – 12:00 p.m.

PINCONNING OFFICE

205 S. Mable St. • Pinconning, MI 48650

Phone: 989.879.1470

Fax: 989.879.1474

LOBBY HOURS:

**Monday-Friday 9:00 a.m. – 5:00 p.m.

DRIVE-THRU HOURS:

Saturday 9:00 a.m. – 12:00 p.m.

TOLL FREE (Nationwide) 1.800.YOUR OWN (968.7696)

Pal: 866.487.7717

P.O. Box 160 • Bay City, MI 48707-0160

www.ubccu.org • info@ubccu.org

ATM LOCATIONS

Four machines to serve you.

- Located in the drive-thru at the Lincoln Ave. office
- Located in the drive-thru at the Euclid Ave. office
- Located in the drive-thru at the Pinconning office
- Located in the cafeteria of GM Powertrain

* All Bay City offices are closed until 10:00 a.m. on the third Wednesday of each month for staff training.

**Pinconning office is closed until 10:30 a.m. on the third Wednesday of each month for staff training.

Lost or Stolen VISA Card 800.325.3678

Lost or Stolen ATM Card 800.528.2273

If it is after hours, please leave a message including your name and account number.

Lost or Stolen Debit Card 800.528.2273

Mailing Address – P.O. Box 160 • Bay City, MI 48707-0160

www.ubccu.org • info@ubccu.org



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CREDIT UNIONS®
Where people are worth more than money.™



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