

# Take Interest



## Relay For Life

We would like to congratulate our members, staff and friends for another SUCCESSFUL year with sponsoring the Bay County Relay For Life.

UBCCU raised \$7,860.68, which exceeded our \$7,500.00 goal.

The credit union had several activities in which everyone's participation helped raise these funds. The activities included the following at all three branch locations: candy bars, key chains, car magnets, luminary bags and T-shirts sale, along with hotdog sales at the Lincoln, Euclid, and Pinconning branches.

The wrap-up of the campaign was held at the Bay County Fairgrounds on Saturday, July 25, ending on Sunday, July 26 at 9:00 a.m.

## Holiday Closures

### Veterans Day

Wednesday, Nov. 11, 2009 – staff training

### Thanksgiving

Thursday, Nov. 26, 2009

### Day after Thanksgiving

Friday, Nov. 27 and Saturday, Nov. 28, 2009

### Christmas Eve

Thursday, Dec. 24, 2009

### Christmas Day

Friday, Dec. 25, 2009 and Saturday, Dec. 26, 2009

### New Years Eve

Thursday, Dec. 31, 2009

### New Years Day

Friday, Jan. 1, 2010 and Saturday, Jan. 2, 2010

## In-Service Day Training

UBCCU will be closed on Wednesday, November 11, 2009 (Veterans Day) for employee training.

We will reopen for business on Thursday, November 12, 2009. Please remember that you have 24/7 access to your accounts via Home Banking, PAL, or our surcharge free ATMS.

## Spring Forward, FALL BACK

Daylight Savings Time ends on Sunday, November 1, 2009.

Remember to turn your clocks back one hour before you go to bed on Saturday night, Oct. 31.



## OUR NEW E-BRANCH IS HERE!

As a valued member, UBCCU strives to continue to improve our products and services for you. It is for this reason that we are now offering our NEW state-of-the-art E-Branch. Yes, we have had "Remote Services" on our website for the past three years, but we have now updated and added many new products and features that we want you to think of it as your "own" personal branch.

As with any new branch or product, there are giveaways and special promotional offerings, so please watch our website daily for new promotions and giveaways.

Our products and services now include the following:

### UBCCU'S E-BRANCH SERVICES

#### E-BANKING

Access your accounts around the clock with United Bay Community Credit Union's free Personal Credit Union.

#### E-IPAY

Pay your bills the most convenient way possible—online.

#### E-PAL

PAL is a free telephone service that allows you to conduct financial transactions all with the sound of your voice.

#### E-LOAN

E-LOAN is an easy and convenient way to apply for a loan. You cannot apply for a home or a home equity line of credit loan through E-LOAN.

#### E-STATEMENTS

Receive your statement in an electronic form rather than paper. Click the link that is emailed to you, enter your password, and it's done!

#### E-ALERTS

Use this to set up E-Mail reminders and alerts when your account balance reaches a specific dollar amount, overdrafts, etc.

#### E-SECURITY

Links to find current information on how to protect yourself, your computer and personal property.

#### E-EDUCATION

Links to articles for your financial protection.

#### E-DISCLOSURES

Find all the disclosures needed for all your online financial services.

#### E-MOBILE

Coming soon! The ability to do all your banking from the touch of your cellphone, iPhone, PDA or any other mobile device.

#### E-MOVE

Coming soon! The availability to transfer funds to and from other financial institutions.

#### E-DEPOSITS

Coming soon! Allows you to make deposits from anywhere, anytime, and have access to your funds immediately.



## “GO GREEN” and Win – Grand Opening Drawing for E-statement Users

The “GO GREEN” initiative is top of mind for everyone. One simple way you can reduce your global footprint is to sign up for E-statements – saving paper, trees, postage and delivery costs. It may seem small, but if all of us took just a few steps to reduce the amount of resources we use, we could truly impact the environment both directly around us and globally.

To encourage our members to become part of the “GO GREEN” initiative, during our Grand Opening of our new E-Branch, all new and current members who sign up for E-statements will have their name entered into a drawing in which a **Laptop Computer** will

be given away. Drawing for the laptop computer will be held on December 21, 2009.

Members must have access to Online Banking to receive E-statements. If you are not signed up for Online Banking, please have your account number available and call our Call Center at (989) 892-4597 or (800) YOUR-OWN during working hours. If you are already signed up for Online Banking, log in and click the **History** tab and choose E-statements from the left sidebar. Choose **Enroll** and follow the enrollment directions.

## Student Branch Available at Western High School

Students and staff of Western High School have a branch of UBCCU available to them at the school. The UBCCU Warrior Branch is located in the Corner Store and is open on Tuesdays and Fridays during student lunches.

The Warrior Branch offers all of the products and services that UBCCU provides, with the convenience of being located at the school. Students and staff may open accounts and make deposits and withdrawals.

Our staff is also there to answer any financial questions that your student may have. Learning to save and manage money is important. Statistics show that most kids today don't learn nearly enough about effectively managing money. By starting the education process early, your child will be better equipped to make wise financial decisions in the future.

If you have any questions, please contact Kerri Schember at (989) 891-1636.

## Short on Cash?

Christmas is just around the corner, and you're already wondering how to buy those "special" gifts. Why not plan ahead for next year with a Christmas Club account and save a little each month (or week). When the holidays roll around next year, you'll have a nice little nest egg.

Christmas checks for 2009 will be disbursed (direct deposited) into your savings account on October 1, 2009.

## ACH, AD&D and 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.

## AAA Insurance Discounts Available!

Do you have AAA insurance? Are you taking advantage of United Bay Community Credit Union's AAA discount? You could save a bundle on both your auto and homeowners insurance. Call your local office at (989) 686-2940-prompt #2 or (800) 222-6424 for a quote and make sure that you tell them you are a member of United Bay Community Credit Union.

## Did You Know?

Did you know that you are allowed unlimited automatic deductions to come out of your Share-draft account? You can have your utility bills, automobile payments, house payments, VISA and just about anything else come directly out of your account without writing one check. Stop in and see how to get your accounts set up today.

REG D limits the electronic (ACH) withdrawals from your Share or Money Manager account to six (6) transactions.

## Do You Have Your VISA with United Bay Community Credit Union?

UBCCU has one of the most competitive VISA card programs available anywhere!

What does this mean to you?

- No annual fee
- 8.96 Fixed APR rate
- Low monthly payments
- World wide cash access
- 25-Day grace period
- ScoreCard points on all purchases
- Balance and Activity Access Link (ezcardinfo.com) on UBCCU's website

Effective November 1 thru December 31, 2009, all current and new VISA Platinum card holders will earn **DOUBLE** ScoreCard points. Apply for yours today!

## YOUR MONEY YOUR CHOICE YOUR CREDIT UNION™

On October 15, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: *Your Money. Your Choice. Your Credit Union.* This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member.

As a member of UBCCU, you're invited to stop by any branch office and join in the celebration.

# Take the Steps to Financial Freedom!

Presented by participating area credit unions

## Saginaw Valley State University Alan W. Ott Auditorium

These sessions are offered to help you...

- Use Credit Wisely
- Budget for Success
- Plan for the Future

Sign up today, space is limited!

To reserve your spot before October 23, 2009,  
please call 1-800-227-2328.

\*Give-a-way held at the end of the day – must be present to win.

**Saturday,  
November 7, 2009**

Continental Breakfast  
8:30 a.m.

Sessions start at  
9:00 a.m.

Sessions offered:

9:00 a.m. – 10:30 a.m.

**Be Credit Wise**

10:45 a.m. – 11:45 a.m.

**Budgeting to Achieve Your Goals**

12:00 p.m. – 12:30 p.m.

**Financial Planning**



## Keep Extra Money in Your Pocket this Holiday Season!

If you need extra money this holiday season, sign up for our Skip-a-Payment. You can skip your December or January payment. VISA payments, real estate loans, holiday loans and student loans are not eligible to be skipped. A \$25.00 fee applies for each loan payment skipped. See the form below for restrictions and to apply.

### December/January Skip-a-Payment

#### Qualifications

- Skip-a-Payment cannot be applied to VISA payments, real estate loans, holiday loans or student loans.
- You must have \$5.00 in your share account.
- You must be current on all loan payments and not have missed a payment by means of an extension in the past four months.
- You must authorize payment of \$25.00 per loan payment skipped. *If funds are not available, this offer is void.*
- You may choose to skip your December **or** January payment, **not both.**
- **All signers on the loan must sign the Skip-a-Payment form.**

Note: The payment you skip will be added to the end of your loan term, and normal interest charges will continue to accrue.

To take advantage of **Skip-a-Payment**, simply complete and return this form 10 days before your December or January payment is due.

Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Number: \_\_\_\_\_ Payment Amount: \_\_\_\_\_

Loan Description: \_\_\_\_\_

Skip my:  December  January payment (choose one)

Enclosed is a check for \$25.00 per loan skipped

Please transfer \$25.00 per loan skipped from my

Checking\*  Savings\*

I understand that skipping my December or January payment will extend my loan(s) past maturity. Doing so will not affect my payment record since the skipped payment will be added to the end of my loan. Interest will continue to be calculated on the outstanding balance. Payment for the \$25.00 skip-fee per loan is indicated above.

\_\_\_\_\_  
**Borrower's Signature**

\_\_\_\_\_  
Date:

\_\_\_\_\_  
**Co-Borrower's Signature**

\_\_\_\_\_  
Date:

Return to: Skip-a-Payment, Attn: Cindy, UBCCU, P.O. Box 160, Bay City, MI 48707

## 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:	<b>APR</b>
Up to 60 months . . . . .	4.99%
Up to 72 months . . . . .	4.99%
Up to 120 months. . . . .	7.00%

Term of loan depends on the type of collateral offered. Mobile Home Loans available for model year 2004 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%
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\*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
Student Loan . . . . .	Variable
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	APY
Regular Share . . . . .	.50%
Escrow Account . . . . .	.50%
IMMA** . . . . .	1.00%
Christmas Club . . . . .	.50%
Vacation Club . . . . .	.50%
Moola Moola Club . . . . .	.50%
IRA Account-savings . . . . .	.75%

APY = Annual Percentage Yield

\*\* Minimum deposit required to open the account and to obtain the stated APY.  
\*\*\* The minimum balance required to earn the stated APY is \$5.00.  
\*\*\*\* All rates subject to change.

## CD RATES\*

LENGTH OF CERTIFICATE	APY
3 Months . . . . .	.70%
6 Months . . . . .	1.00%
6 Month Youth . . . . .	1.75%
12 Months . . . . .	1.50%
18 Months . . . . .	2.00%
2 Years . . . . .	2.25%
30 Months . . . . .	2.25%
3 Years . . . . .	2.75%
4 Years . . . . .	3.00%
5 Years . . . . .	3.10%
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.



We Do Business in Accordance With  
The Federal Fair Housing Law And  
The Equal Credit Opportunity Act.



### 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](http://www.ubccu.org) • [info@ubccu.org](mailto: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.

Pinconning hours and information based on the new branch facility.

**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](http://www.ubccu.org) • [info@ubccu.org](mailto:info@ubccu.org)