

## Take Interest



# Relationship Pricing

## United Bay Community Credit Union's NEW "MINE ONLY" REWARD's Program

We know that you have many choices when it comes to choosing a financial institution, so we want to thank you for choosing us!

United Bay Community Credit Union would like to reward our members who are loyal and use the variety of products and services that we offer. To show our appreciation, we have developed our "MINE ONLY" Rewards Program. UBCCU has given each product and service a point value. The more products and services that you use, the more points you will receive. Each member's total points will be determined on a monthly basis. The total of all your points will place you in one of the following categories: **Copper, Silver, Gold** or **Platinum**. Your level determines what rewards you will receive for that given month. To determine how you can move to a higher level, please review the products and services that you are currently using and see if there are additional products or services that could help you move to a higher rewards level.

Services such as e-statements and Direct Deposit are two services that we give you points for that actually make your life easier for you. It saves you from not worrying about when your paycheck will be credited to your account, or have the ease of balancing your statement within the first couple days of the month before you would have received it in the mail.

Our new Rewards Program is effective November 1, 2011. An insert is enclosed explaining the relationship levels, points for products and services, and your rewards based on the level that you fall into. Your rewards level for the current month will be located in the upper right side of your statement. If you have any questions, please contact a Credit Union Representative today at 989-892-4597.

All members are automatically enrolled into the program.

## Euclid Office Closing Schedule for Renovations

Due to the renovations at the Euclid branch on Tuesday, October 11, the lobby will be closed but the drive-thru will be open. On Wednesday, October 12, the drive-thru will be closed but the lobby will be open.

## Holiday Schedule

UBCCU will be closed on the following days:

### Election Day/Staff In-Service Day

Tuesday, November 8

### Thanksgiving Holiday

Thursday, November 24

Friday, November 25

Saturday, November 26

### Christmas Holiday

Friday, December 23

Saturday, December 24

Monday, December 26

### New Year Holiday

Friday, December 30

Saturday, December 31

Monday, January 2

Don't forget that you can still access your account through Direct Deposit, Home Banking, PAL and our ATMs. Sign up today and have your funds available for the holidays.



Daylight Savings time ends on November 6.  
Don't forget to set your clocks back one hour.



## Youth Event at the Planetarium

Travel to the stars with special shows at Delta College Planetarium. UBCCU is sponsoring shows for our youth members.

UBCCU is sponsoring two shows at the Delta College Planetarium. Both programs will feature a show in the 360 Circle Vision Technology where the image is all around you. Both shows will be followed by a Current Night Sky Tour. Both shows are located at the Delta College Planetarium, 100 Center Avenue in Bay City. There is no cost to attend and no registration required but seating is limited to the first 140 people at each show.

For more information about either show, you can visit the [www.delta.edu/planet](http://www.delta.edu/planet) and click on school groups and then show description. If you have any questions, please contact Kerri at (989) 891-1636.

### Enchanted Reef

Saturday, November 5 at 12:30 PM

*Recommended for up to age 13*

A humorous adventure story; entertaining and exciting, with many informative details about the fantastic world under water. Both a thrilling and educational film, which sharpens our awareness to preserve our environment.

### Cody Coyote's Adventure: Earth, Moon and Sun

Wednesday, November 9 at 7:00 PM

*Recommended for over age 10*

This show explores the relationship between Earth, Moon and Sun with the help of Cody Coyote, an amusing character adapted from Native American oral traditions. Coyote has many misconceptions about our home planet and its most familiar neighbors. His confusion about the universe makes viewers think about how Earth, Moon and Sun work together as a system. Native American stories are used throughout the show to help distinguish between myths and science. Learn why the sun rises and sets and the basics of fusion and solar energy. Examine the moon's orbit, craters, phases and eclipses.

## Check Orders

Effective October 1, 2011, Harland Check printing has implemented **CheckProtect®**, an additional member benefit to the processing of check orders.

Listed are the changes that will occur:

- You will receive your checks quicker than bulk delivery
- You will be given an estimated delivery date when the order is placed online or via the telephone
- Your checks will be shipped in an opaque bag so it is not as evident that they are a box of checks
- Your checks will be trackable throughout the delivery process
- Your checks can now be delivered to a P.O. Box

Your order will increase by \$3.70—this increase will occur even if you have the checks sent to the Credit Union.

## eBills Now Available for Home Banking Users

The new eBill service will provide you with the ability to receive bill summary information, such as amount and due date, from eligible payees, right inside of MemberPay (Home Banking).

An eBill, which is an electronic version of your paper bill comes directly from the biller to your Online Banking service. In addition, a notification that you have received an eBill in your Online Banking account can be sent automatically to an e-mail address that you choose. You can view balances, transactions and other statement information in an eBill. (Each biller offers unique features associated with their eBill.) Then, you can pay it and print it - all online. For more information, visit our web site at [www.ubccu.org](http://www.ubccu.org).

## Maximize Your Family Budget

October 25, 2011  
6:00 PM-8:00 PM

**Midland Resort and Convention Center**  
1500 W. Wackerly St.  
Midland MI 48642

Come and get helpful advice on how to enhance your budget. Guest speaker is Carla Hurd from [Michigancouponclub.com](http://Michigancouponclub.com). Carla will give you information to make you a strategic shopper and save huge on your monthly budget!

### Seats are limited!

Reserve your spot before  
October 21, 2011!

**Call (989) 249-8201 to RSVP**

Proudly brought to you by your local Credit Unions

# Skip-a-Payment is Back!

## 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 \$: \_\_\_\_\_ 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. **Please note:** Skipped payments, including approved skipped payments, are NOT covered by GAP. In the event of a GAP claim, any skipped payments will be deducted from the outstanding balance paid off by GAP. **Skip-a-Payment cannot be applied to VISA payments, real estate loans, holiday loans or student loans.**

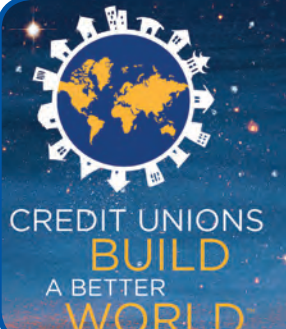
\_\_\_\_\_  
**Borrower's Signature**

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

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

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

Return to: Skip-a-Payment, Attn: Cindy, UBCCU, 1309 N. Lincoln Ave., Bay City, MI 48708



**Credit Union Day**  
Join UBCCU on  
Thursday,  
October 20  
as we celebrate  
International Credit  
Union Day.

CREDIT UNIONS  
BUILD  
A BETTER  
WORLD



**Invest in America**  
CU Member Rewards Program  
[www.lovemycreditunion.org](http://www.lovemycreditunion.org)

Save even more when you finance your vehicle with your credit union. In addition to the Credit Union member discount, GM has announced new consumer cash incentives. Visit **[www.LoveMyCreditUnion.org](http://www.LoveMyCreditUnion.org)** to learn more about the discounts.



**Food Drive**  
All three UBCCU's will be collecting food for our local food pantries during the month of October. Non-perishable items may be dropped off any time during office hours.

### Relay for Life

The staff would like to thank our members for their support of our Relay for Life fundraising. Due to our generous staff and members, UBCCU was proud to donate \$6700.00 to Bay County Relay for Life.

## 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	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	0.995%	1.00%
60 Months	1.242%	1.25%

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](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.

**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)



AMERICA'S  
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Accordance With  
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And The Equal Credit  
Opportunity Act.

