

Take Interest



United Bay Community Credit Union's Newest Branch Office

United Bay Community Credit Union's new state-of-the-art branch office located at 205 S. Mable Street in Pinconning is now open!

The building of the 4,000 square foot facility began in October 2007 with the completion in February 2009. This new facility has state-of-the-art financial facilities for our members. The branch office includes four inside teller windows, four drive-up windows where the members are speaking to the tellers and seeing them directly through digital imaging and a full-service ATM, along with a business/personal night deposit drop.

The warm friendly atmosphere gives the members a relaxed feeling while completing their financial business. The branch offers Member Services, loan processing and safety deposit boxes, along with an array of products and services.

A Grand Opening Celebration for the entire membership was held on March 2, 2009, with over 500 members and guests in attendance.

A gift was given to each person who walked through the doors. Everyone also had a chance to enter their name in a drawing to win one of three GRAND Prizes: a 32" flat screen television, a digital camera, or a laptop computer. On March 5, 2009, a "Business after Hours" was held for local Pinconning businesses to view the facility and meet our staff: attendance exceeded 65 guests.

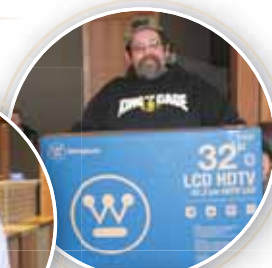


On March 9, 2009, a Ribbon Cutting Ceremony was held with several state and local dignitaries in attendance. Senator Jim Barcia and Representatives Jeff Mayes and Jim Lewis were among those present. Pinconning Mayor Robert Hall and City Manager Dick Byrnes, along with several councilmen/women, were also in attendance. United Bay Community Credit Union's Board of Directors, Senior Management, officials from the OPEIU, along with Ralph, Mary Lou and Ben LaMacchia, the architect firm owners who designed the building, were also in attendance.

And the Winners Are:

Jim Miller, Rebecca Rosenbrock and Carla Marut were the three Grand Prize winners at United Bay Community Credit Union's Grand Opening Celebration.

Jim won the 32" flat screen television, Rebecca won the Canon Digital Camera and Carla won the laptop computer. CONGRATULATIONS from United Bay Community Credit Union!



Holiday Hours

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

- **Friday, April 10, 2009** and **Saturday, April 11, 2009** in observance of Easter.
- **Saturday, May 23, 2009** and **Monday, May 25, 2009** in observance of Memorial Day.
- **Saturday, July 4, 2009** and **Monday, July 6, 2009** in observance of Fourth of July.

UBCCU is Here for You!

Everywhere you turn there's more bad news on the economy — government loans to the automakers, rising unemployment, financial institution failures and a huge government bailout program to prevent future failures. These are all signs that point to the specter of a protracted recession. In light of this, United Bay Community Credit Union would like to share some good news!

UBCCU has been and continues to be a strong, safe haven for your savings. We are a healthy credit union with a strong net worth-to-asset ratio.

UBCCU deposits are insured by the National Credit Union Administration (NCUA), an agency of the federal government. With the passage of the Emergency Economic Stabilization Act of 2008, deposit coverage has been temporarily increased from \$100,000 to \$250,000.

UBCCU makes loans responsibly. We have steered clear of any destructive subprime lending. With more than



\$88 million invested in loans to our members, we exist to meet members' needs through prudent lending. We don't push loans on members to make a quick dollar; we help our members plan for a secure financial future.

UBCCU provides support and assistance to our members in good times and bad. We want to help you buy a car, finance the home of your dreams, and help you plan for your children's education and your retirement. If the recession has you concerned about your financial future, we offer personal budgeting tools on our website at www.ubccu.org.

United Bay Community Credit Union is entering our 60th anniversary this year; we remain strongly committed to serving your needs.

Investing is the Key

Open a Share Certificate or IRA!

When it comes to your money, you want to be assured it is safe, secure and earns dividends at the best yield possible. United Bay Community Credit Union offers share certificates with competitive yields and flexible terms and Individual Retirement Accounts with several options available.

Thinking about your retirement years?

The best place to start building a secure future is right at your own credit union — where you'll receive better rates and better service.

Share Certificates:

- Open with \$500 minimum balance
- Choose terms from six months to five years
- Earn competitive yields

IRAs:

- Choose from Traditional and Roth IRAs, as well as Coverdell Educational Savings Accounts
- IRA Share Certificates are available

Don't forget to make that final contribution to go towards your 2008 total!

Board of Directors

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. The board is elected by the membership. At the 2009 Annual Meeting, David L. Winters and Louie Roth were re-elected to serve three year terms. Other UBCCU board members include Don Cramer, Don Goulet, Roy Nievierowski, Dave Ventrone and Christine Houle.

Important Debit Card Information

Due to the inconvenience caused to our members by the 10 year expiration date on our newly issued MasterCard Debit Cards, UBCCU has reissued our members a new Debit Card, with a five year expiration date. Please contact the credit union if you have not received your new card. **Your card number and the PIN you are currently using will remain the same with this replacement card.**

Please **destroy** your current MasterCard Debit Card with the expiration date of 2019; activate and begin using your replacement card.

American Cancer Society — Relay For Life UBCCU \$Change Makers\$

The theme this year for the Bay County Relay for Life is an occupation. Every Friday, the credit union employees will be wearing jeans and a T-shirt that represent a “Detective... following the clues to find a cure.”

We would also like to help you do some spring/summer cleaning. We will be collecting all ink cartridges, laser toners, cell phones, digital cameras and any other small electronic devices for recycling purposes at all three branches.

Mark your calendars for future events:

May 1..... Bake Sale @ the Euclid Branch

May 22..... Hotdog Sale @ the Euclid Branch

June 5..... Hotdog Sale @ the Lincoln Branch

June 26..... Hotdog Sale @ the Pinconning Branch

**July 25-26.. Relay for Life @ Bay County Fair
Grounds – Note: new date and location**



Something new this year are HOPE Bracelets. They come in five different colors, each representing a different type of cancer (purple covering all types).

They are available at all three branches for \$1.50 each.



Come Join in Our Celebration!

United Bay Community Credit Union will be celebrating its 60th Anniversary on Monday, April 20th, 2009, with a celebration at each branch.

United Bay Community Credit Union was approved and granted an Organization Certificate on April 20th, 1949, by the Bureau of Federal Credit Unions, Social Security Administration and the Federal Security Agency to begin operating as Bay City Chevrolet Employees Federal Credit Union.

This was instituted following seven Bay City Chevrolet employees, Perely W. Bennett, Harry Vink, Richard E. Jane, Robert W. Kennedy, Chester S. Sosnowski, Harold McDougald and Joseph M. Douponce, who formed a committee that pooled together each a \$5.00 donation to be placed in a common fund to help provide a resource for their coworkers who needed help to recover from financial setbacks due to the 110-day strike.

60 years later and \$155 million in assets, our philosophy has continued to gain strength in the Credit Union movement of **“People helping People”**.

Help Us Celebrate Youth!

Visit United Bay Community Credit Union the week of April 20-24 and help us celebrate National Credit Union Youth Week. UBCCU will show youth how saving regularly can add up quickly – seems like magic. Stop by any one of our locations for special savings promotions.

Scholarships Available to Local High School Seniors

United Bay Community Credit Union will provide a \$200 scholarship to a high school senior who is pursuing a post-secondary education. One scholarship will be awarded to a student at each of the following high schools: Garber High School, Pinconning High School, Western High School, Central High School, All Saints High School, John Glenn High School and The Wenona Center. Applications and qualifications are available at the high school guidance offices. You may also contact Kerri Schember at 989.891.1636.

IRA Information

Your December 31st, 2008, IRA balance is the fair market value which is being reported to the IRS.

800 Number Change

Effective immediately, the 800.258.8084 number is no longer available — please use **800.968.7696**.

LOAN RATES

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

Secured Loans

APR

Our best rates* on Secured Loans are as follows:

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 Share50%
Escrow Account50%
IMMA**	1.00%
Christmas Club50%
Vacation Club50%
Moola Moola Club50%
IRA Account-savings75%

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 \$500.

**** All rates subject to change.

CD RATES*

LENGTH OF CERTIFICATE

APY

6 Months	1.75%
12 Months	2.25%
18 Months	2.50%
2 Years	2.60%
3 Years	2.80%
4 Years	3.00%
5 Years	3.25%

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.

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 • info@ubccu.org



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

