

# Take Interest

JANUARY 2026



## IRA WITHHOLDING NOTICE

Payments from your IRA may be subject to a federal income tax and state income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

## ATTENTION IRA HOLDERS:


Your December 31, 2025 IRA balance is your Fair Market Value, which is being reported to the IRS.

## DON'T MISS IMPORTANT UPDATES

It is important to keep your contact information up to date with Ubay. You may make changes in UbayGo or by contacting us at (989) 892-4597.



## ANNUAL MEETING NOTICE

 When: March 17, 2026 at 5:15PM  
Where: 1309 N. Lincoln Ave., Bay City, MI

## Holiday Closings

We are closed the following days:

### Martin Luther King Jr. Day

Monday, January 19

### Presidents' Day

Monday, February 16

### Good Friday

Friday, April 3

Saturday, April 4

[ubay.org](http://ubay.org) | (989) 892-4597

# Ubay Green Loans Are Here!

Ready to go green? Ubay now offers Green Loans designed to support energy-efficient upgrades, clean transportation, and solar solutions.

## What Is a Green Loan?

Green lending helps you finance eco-friendly purchases that save energy, reduce waste, and lower your bills. Whether you're buying an electric vehicle, installing solar panels, or upgrading your home's energy efficiency, there's a loan that fits your green goals!



Let's make sustainable living simple, affordable, and local.

Ready to get started? Visit [ubay.org](https://ubay.org) or call (989) 892-4597 to talk with a Ubay team member today.

KnowBe4  
Human error. Conquered.

## Security Hints & Tips

### Avoiding Tech Support Scams

Have you ever been browsing online when a sudden pop-up message appears on your screen, warning of a serious security problem? The message might appear to be from a well-known organization like Microsoft or Apple. These urgent warnings are designed to create a sense of panic and are often the first step in a tech support scam. In this type of scam, cybercriminals trick you into believing that there is a problem with your computer. They pretend that they work for tech support and will help you solve the problem - for a price.

### What Can I Do to Stay Safe?

Awareness of tech support scams can help protect you, your computer, and your finances. Remember these tips to protect yourself:

- Real organizations will never contact you unexpectedly about a computer problem and ask you to call a phone number. If a pop-up freezes your computer screen, restart. If you receive an unexpected call, hang up.
- If someone contacts you unexpectedly, you should never let them have remote access to your computer. If you need technical support, always contact the organization using official contact information.