



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS

JULY 2021

united bay
community
credit union



Give Me a BRAKE!

Go ahead and take your time finding the perfect new vehicle for your family – we'll make sure your financing is quick, simple and seamless. We can even get you pre-approved, so you know exactly what you can afford before you hit the car lot.

Plus, for a limited time enjoy:

Rates as low as 1.99% APR*

- AND -

No Payment for up to 90 days!**

Contact a member service representative for details today.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

**No payment for 90 days is valid on terms 84 months or less and available through 8/31/21.

Holiday Closings

INDEPENDENCE DAY

July 5 (observed)

Lobby Closed

Drive Thru Open 9:00AM-2:00PM

LABOR DAY

September 6



Discover Your paradise

With a UBCCU Vacation Loan

Lakeside, oceanside, mountainside or poolside, make your way to your version of paradise today with the help of our low-rate Vacation Loan.

We even make it easy to apply. Simply visit www.ubccu.org or stop by the Credit Union for application information.



Community Connections

The UBCCU Staff and family had a lot of fun participating and supporting the McLaren Bay Medical Foundation 5K Run/Walk!

IRA WITHHOLDING NOTICE

Payments from your IRA are subject to a federal income tax withholding, unless you elect no withholding. 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 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. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

TRACFONE FOR UBCCU MEMBERS



Keep Your Phone, Number and Network, and Save When You Switch to No-Contract Wireless

Now you're in control with unlimited carryover data* that never expires. Choose from America's Top 4G LTE** Networks without a contract or mystery fees and live your best wireless life with NET10 Wireless.

TOP NETWORKS

Coverage on America's largest and most dependable networks.

TOP PHONES

Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget.

KEEP YOUR OWN PHONE

Love the phone you have? Keep the phone, number and network you love with our easy-to-install SIM Kits.

Choose from America's Top Nationwide Networks or keep the one you love, all without a contract. We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees.

*Service must be active and in use within any six month period.

**Actual availability, coverage and speed may vary. See Terms & Conditions at Tracfone.com



www.ubccu.org • info@ubccu.org

Mailing Address

P.O. Box 160, Bay City, MI 48707

Lincoln Avenue Office

1309 N. Lincoln Ave. • Bay City, MI 48708
989.892.4597 • fax 989.892.5701

Lobby Hours

Monday – Friday: 9:00 AM – 5:00 PM*

Drive-Thru Hours

Monday – Thursday: 9:00 AM – 5:00 PM*

Friday: 9:00 AM – 5:30 PM

Saturday: 9:00 AM – 12:00 PM

Euclid Avenue Office

3939 N. Euclid Ave. • Bay City, MI 48706
989.892.4597 • fax 989.686.2976

Lobby Hours

Monday – Friday: 9:00 AM – 5:00 PM*

Saturday: 9:00 AM – 12:00 PM

Drive-Thru Hours

Monday – Friday: 9:00 AM – 6:00 PM*

Saturday: 9:00 AM – 12:00 PM

Pinconning Office

205 S. Mable St. • Pinconning, MI 48650
989.892.4597 • fax 989.879.1474

Lobby Hours

Monday – Friday: 9:00 AM – 5:00 PM**

Drive-Thru Hours

Monday – Friday: 9:00 AM – 5:00 PM

Saturday: 9:00 AM – 12:00 PM

Mattawan Office

52800 N. Main St. • Mattawan, MI 49071
989.892.4597 • fax 269.668.6446

Lobby & Drive-Thru Hours

Monday & Tuesday: 9:00 AM – 5:00 PM

Wednesday: 10:00 AM – 5:00 PM

Thursday & Friday: 9:00 AM – 5:30 PM

Drive-Thru Hours

Saturday: 9:00 AM – 12:00 PM

Portage Office

233 W. Centre Ave. • Portage, MI 49024
989.892.4597 • fax 269.381.1731

Lobby & Drive-Thru Hours

Monday & Tuesday: 9:00 AM – 5:00 PM

Wednesday: 10:00 AM – 5:00 PM

Thursday & Friday: 9:00 AM – 5:30 PM

Drive-Thru Hours

Saturday: 9:00 AM – 12:00 PM

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

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

Nationwide: 1-800-YOUR-OWN

Phone Access Line (PAL): 866.487.7717
Lost or Stolen VISA Card and Debit Card:

888.241.2510 (within the U.S.)

909.941.1398 (outside the U.S.)

ADVENTURE BEGINS AT UBCCU

RV LOANS AS LOW AS 1.99% APR

NO PAYMENT UP TO 90 DAYS**

NCUA EQUAL HOUSING OPPORTUNITY
INSURED BY NCUA

ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

The following change is being made to the Electronic Fund Transfers Agreement and Disclosures section of your Membership/Account Agreement effective August 1, 2021 (changes from the existing Agreement are underlined):

If you effect a transaction with your Debit MasterCard in a currency other than U.S. Dollars, MasterCard will convert the charge into a U.S. Dollar amount. The MasterCard currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate selected by MasterCard. The exchange rate MasterCard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date the transaction occurred or the date the transaction was posted to your account. Note that a foreign transaction includes transactions initiated by you within the United States but processed by a merchant in a foreign country.

