

Take Interest

APRIL 2026



New Ubay Debit Card Is Coming Soon!

Your new debit card includes helpful features designed to make everyday purchases easier:

- Tap to Pay (Contactless) for fast, convenient checkout
- ATM access through the Co-op Network
- Accepted anywhere Visa® is accepted
- A fresh new card design

What's Tap to Pay?

It's a quick, secure way to check out. Just tap and hold your card on the contactless symbol on the terminal at checkout, no swiping or inserting. In most cases, you'll be done in seconds, with no need for a PIN or signature.

For more questions, contact us at [Ubay.org](https://ubay.org) or (989) 892-4597



Holiday Closings

Good Friday

Friday, April 3 and
Saturday, April 4

Memorial Day

Monday, May 25

Juneteenth Day

Friday, June 19 and
Saturday, June 20

Independence Day

Friday, July 3 and
Saturday, July 4

ubay.org | (989) 892-4597



AUTO LOAN RATE FOR 48 MONTHS AS LOW AS

4.99% APR*

Don't wait, apply today by calling
(989) 892-4597 or visiting ubay.org.



EQUAL HOUSING
OPPORTUNITY

*APR = Annual Percentage Rate. Experian/Fair Isaac Model Credit Score and loan term will determine which rate you qualify for. Rates based on credit score. Rate and terms are subject to change at anytime. Membership is required and based on eligibility.



WE'VE GOT GREEN LOANS!

Thinking about solar? Dreaming of a smarter, greener home? We've got financing that fits your vision.

Ask us about:

- Green Auto Loans
- Personal Loans
- Solar Boost Loans

Don't wait, apply today by calling
(989) 892-4597 or visiting ubay.org.



EQUAL HOUSING
OPPORTUNITY

Membership required. Rate is based on credit score and term. Loans must meet Green Loan criteria and approval is not guaranteed.

KnowBe4
Human error. Conquered.

SECURITY HINTS & TIPS: Facebook Scams

Facebook is a popular social media platform that over a billion people use. That's a lot of people who regularly check their accounts! It's no surprise that cybercriminals take advantage of Facebook's popularity to try to scam you. Here are five common scams that cybercriminals use on Facebook to try to gain access to your money, personal information, and online accounts.

How Can I Stay Safe?

- Be very cautious about accepting friend requests or communicating with anyone you don't know on Facebook. If the account was recently created and has very few posts, it's likely a scammer.
- If anyone asks for payment up front to enter a contest or gain employment, it's likely a scam. Legitimate organizations won't ask you to pay for these opportunities.
- Be wary of promises of free money, deeply discounted items, or prizes. If an offer seems too good to be true, it probably is.