



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS



JANUARY 2024

75TH ANNIVERSARY
1949-2024

In 1949, Chevrolet plant workers founded United Bay Community Credit Union to support colleagues after a strike. Evolving from a local credit union to a statewide force, UBay's 75-year journey reflects a commitment to community and financial well-being. Originally Chevrolet Employees Federal Credit Union, it expanded in 2012 through a merger and broadened its reach statewide in 2020. Today, UBCCU welcomes all Michiganders with six branches. More than a bank, it's a member-owned institution fostering strong financial roots.

Watch our April newsletter issue for details on our in-branch anniversary celebrations. Here's to 75 years of growth and community excellence!



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, 2023 IRA balance is your Fair Market Value, which is being reported to the IRS.



Annual Meeting Notice

Tuesday, March 19, 2024 | 5:45pm
Lincoln Branch | 1309 N. Lincoln Ave. | Bay City, MI

Board of Director Elections

There are two seats up for re-election on UBCCU's Board of Directors. They are 3-year terms. The nominating committee of UBCCU has nominated:

Louis Roth | Davene Ivey

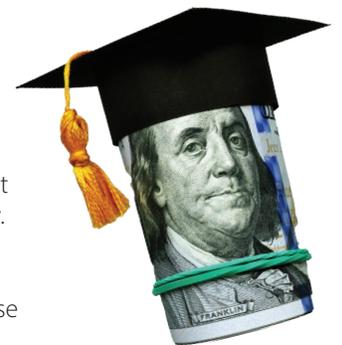
A member in good standing with the credit union is eligible to obtain an application for a Board Director position and the nomination form. All applications must meet eligibility requirements. Per UBCCU bylaws: nominations may be made in writing over the signatures of forty (40) members on the nomination form which shall be obtained from the principal place of the credit union. Election packets may be picked up at 1309 N. Lincoln Ave. Bay City, or 52800 N. Main Street, Mattawan, MI. Completed nomination packets must be returned to Diane Abbonizio at 1309 N. Lincoln Avenue, Bay City, or 52800 N. Main Street, Mattawan, MI by January 23, 2024 at 4:30pm.

If necessary, voting will take place in February by mail-in ballot. Eligible voting members will receive a ballot and instructions. Election results will be announced at the Annual Meeting. There will be no nominations or voting at the Annual Meeting.



Scholarships Available for High School Seniors

If you are a high school senior, you won't want to miss out on our 2024 college scholarship opportunities! Visit www.ubccu.org or stop by any branch location to pick up an application and list of requirements. Applications are due by Friday, March 15, 2024. If you have any questions, please contact Bree at (989) 891-1674 or bmelton@ubccu.org.



Holiday Closings

MARTIN LUTHER KING JR. DAY

Monday, January 15

PRESIDENTS' DAY

Monday, February 19

GOOD FRIDAY

Friday, March 29

**TOP
WORK
PLACES
2022-2023**

Detroit Free Press

PART OF THE USA TODAY NETWORK

**United Bay Community Credit Union
is a Top Workplace for the second year in a row!**

Exclusive **intuit** **turbotax**
MEMBER DISCOUNTS

JUST FOR YOU!

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with **savings of up**

to 20% on TurboTax federal products.

Get started with TurboTax today!

Get the best-in-market offer with **savings of up to \$25 on H&R Block** professional tax prep. **Get your H&R Block coupon now and save!**

Visit <https://taxservices.lovemycrreditunion.org> for offer details and disclaimers.

united bay community
credit union

www.ubccu.org • info@ubccu.org

989.892.4597

Mailing Address

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

Lobby Hours

Monday – Friday: 9:00 AM – 5:00 PM*

Drive-Thru Hours

Monday – Friday: 9:00 AM – 5:00 PM*
(Euclid) Monday – Friday: 9:00 AM – 6:00 PM*
Saturday: 9:00 AM – 12:00 PM

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

LOCATIONS:

375 E. Railway Street ■ Coleman, MI 48618
3939 N. Euclid Ave. ■ Bay City, MI 48706
1309 N. Lincoln Ave. ■ Bay City, MI 48708
52800 N. Main St. ■ Mattawan, MI 49071
205 S. Mable St. ■ Pinconning, MI 48650
233 W. Centre Ave. ■ Portage, MI 49024

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.)



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