



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS

JULY 2022



Community Connections



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

Last quarter we were able to donate various items and time to the following charities:

- Hidden Harvest
- Hampton Senior Center
- Bay Realtor Association
- Make A Wish
- Mattawan Public Education Foundation
- Lions Club



BRANCHING OUT ACROSS MICHIGAN

We are excited to announce that we will be opening a new branch in Coleman, MI, in early Fall 2022. We are proud to be joining the Coleman community!

375 E. Railway Street, Coleman, MI

Get More SMILES per Gallon

When it's time to upgrade to something new, it's time to stop by United Bay Community Credit Union. Our low-rate auto loans offer simple, affordable financing to upsize, upgrade, buy new or buy used.

Our auto loans feature:

- Rates as low as 1.99% APR*
- Flexible financing terms
- Convenient online access
- Local Financing

If you've already purchased a vehicle and financed it with another lender, it's not too late to take advantage of our low rates. Simply bring your current loan to us to see if you can save money by refinancing with a UBCCU auto loan.

Apply today at www.ubccu.org or in person at your local credit union office.

*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.

Your focus is business

Our focus is YOU

Call (989) 891-1621 to open a business account today.

www.ubccu.org

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, with 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.



TRUCKIN' THURSDAY

LINCOLN BRANCH

1309 N. LINCOLN AVE., BAY CITY, MI 48708

JULY 7

WHOLE ENCHILADA
THE ICE CREAM PADAL'R

JULY 14

JEANO'S
THE ICE CREAM PADAL'R

JULY 21

THAT GUYS' BBQ
THE ICE CREAM PADAL'R

JULY 28

THAT GUYS' BBQ
THE ICE CREAM PADAL'R

AUGUST 4

LUCKY'S LUNCH WAGON
THE ICE CREAM PADAL'R

AUGUST 11

JEANO'S
THE ICE CREAM PADAL'R

AUGUST 18

THAT GUYS' BBQ
THE ICE CREAM PADAL'R

AUGUST 25

THE ICE CREAM PADAL'R

FOLLOW UNITED BAY COMMUNITY CREDIT UNION ON
FACEBOOK TO STAY UPDATED ON FOOD TRUCKS

TIME AND FOOD TRUCKS ARE SUBJECT TO CHANGE

SECURITY HINTS & TIPS:

Stay Safe While Working on Mobile Devices

Cybercriminals know that mobile devices contain all sorts of information about you, and they will try to trick you to gain access to that information. That's why it's important to practice good security habits when using your personal and work mobile devices.

Follow the tips below to protect your mobile devices from the cybercriminals:

Protect sensitive information on your mobile device.

- » Clean out your inbox. Delete text messages and emails that contain sensitive information. If cybercriminals steal your mobile device, they won't have access to this information.
- » Don't use note-taking applications or photography applications to store sensitive information. If you need to take pictures of important documents such as your social security card, delete the image immediately after use.
- » Set up passwords on your devices. If you have the option, you can also use facial recognition or fingerprint recognition technology for an extra layer of security.

Make safe mobile payment transactions.

- » If you use a mobile wallet application, be sure to set up a mobile device password and enable payment notifications. Passwords protect your mobile wallet if your device is stolen, and notifications alert you to any suspicious activity.
- » Only use trusted mobile payment applications, such as Google Pay or Apple Pay. Beware of untrusted or fraudulent mobile payment applications. Cybercriminals can use these apps to steal your payment information.
- » Even when using a trusted mobile payment application, it's important to verify payment information before completing a transaction. Confirm that you know who the recipient is before transferring any money.

Make sure your applications are safe and up-to-date.

- » Only use trusted applications. Cybercriminals can use untrusted applications to upload malware onto your device. Only download applications from verified application stores such as the Apple App Store and Google Play Store and beware of applications that require excessive permissions.
- » Don't "jailbreak" your device or download software that changes the intended use of the device. This software can damage your device and prevents automatic updates.
- » Keep your applications and operating system (OS) up-to-date. Updates fix bugs and other security issues, so it's important to install them when you're prompted.



HOLIDAY CLOSINGS

INDEPENDENCE DAY

July 4

LABOR DAY

September 5



www.ubccu.org • info@ubccu.org

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

LOCATIONS:

Euclid Avenue Office

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

Lincoln Avenue Office

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

Pinconning Office

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

Mattawan Office

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

Portage Office

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

All offices are closed until 10:00 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.)

