



# TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS

APRIL 2023



**AUTO LOANS FOR THE FAMILY ON THE GO!**

Take advantage of our GREAT AUTO LOAN RATES today! Apply online or give us a call.

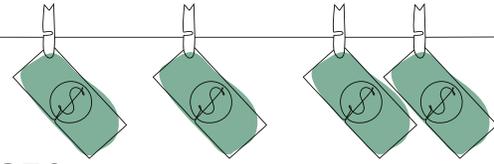
EQUAL HOUSING OPPORTUNITY

**SAVE MORE STRESS LESS!**

You can save more with our Money Manager account or a Term Savings Certificate

Deposit today and get started!

## TIPS TO Spring Clean YOUR FINANCES



Spring isn't just for spring cleaning your home—it's a good time to add organizing your finances to the list too. We've got six tips to help you tidy up your finances and set yourself up for a fresh start.

**Review your budget.** A lot can change in a year, including inflation, promotions, childcare, and insurance premiums. Reconsider each income and expense and re-evaluate your budget regularly to ensure it remains realistic.

**Reassess your debts.** Look at how much you owe on each debt and the interest rate you currently pay on each one. Then, determine if you'd benefit from consolidating those debts into one loan. Do you have any small debts? Consider paying those off and then applying the money you save each money toward other debts in order to pay them down more quickly.

**Set up automatic bill payment.** Utilizing the automatic bill pay feature in UBay's online bill pay can help you avoid missing payments and associated fees. Plus, it will help you free up more time to spend on things that are more important to you.

**Save up for emergency expenses.** Ideally, your emergency fund should hold about three to six month's worth of living expenses in case of sudden financial hardships like losing your job or having to replace your car. If you don't have a separate account for your emergency savings, consider opening a dedicated account and start making regular deposits to begin building it up.

**Choose digital.** If you're still receiving paper statements and notifications, consider changing your preference to paperless notifications and eStatements. This will help reduce physical clutter in your home while providing a single online location to track your statements more easily.

**Check your credit.** You're entitled to one free credit report from each of the three credit bureaus every 12 months. Be sure to request your copies and review your credit for any errors that may affect your ability to get a loan or cause you to pay a higher interest rate. You can request a free copy of your credit report by visiting [AnnualCreditReport.com](https://AnnualCreditReport.com).

## TAKE YOUR BUSINESS TO THE NEXT LEVEL

Managing your successful business takes hard work, time and resources. Ubay has financial accounts designed with your business in mind. We have partnered with Tru Treasury to offer you industry-leading treasury solutions. We offer a variety of products to cater to all your business needs:

- PAYROLL
- MERCHANT SERVICES
- WIRE
- ACH
- REMOTE DEPOSIT CAPTURE
- LOCK BOX
- POSITIVE PAY
- ACH BLOCKS & FILTERS
- INSURED UP TO \$500,000

Contact our Business Services today at 989.891.1621.

# GET MORE *Green* FOR SPRING PROJECTS

Whatever spring and summer may bring your way, UBay's Home Equity Loan can help you get those projects done.

**LANDSCAPING • HOME ADDITIONS • PATIO REMODEL  
OUTDOOR KITCHEN • SWIMMING POOL • AND MORE!**

Offering a convenient way to tap into your home's equity, our Home Equity Loan is the simple solution for affordable cash flow. For current rates, loan details, and application information, visit [www.ubccu.org](http://www.ubccu.org).

## COMING SOON....

### New Loan Payment options

Do you call UBay each month to make your loan payment with funds from another financial institution?

Our payment process will be changing in Spring 2023. You will be able to make your UBay loan payment by stopping in at any branch, using your Bill Pay/Home Banking through your other financial institution, sending a payment through the mail, or setting up an ACH recurring payment.

If you prefer to pay with a debit card, we will also be partnering with a new vendor, Message Pay in Spring 2023 to provide more convenient options for you! Message Pay is an automated system that will allow you to make payments on your UBay loan online, via text, or email. You can even receive alerts when your loan payment is due. Message Pay will accept payments 24/7 using your Debit Card for a small convenience fee of \$4.99 per payment. Watch for more details on our Message Pay improved payment options.

## GET *Cash* REWARD FOR SWITCHING TO **xfinity** AND **Spectrum**

As a valued credit union member, you're eligible for special savings on your internet and mobile service when you switch to Xfinity or Spectrum.

**PLUS**, credit union members can get an exclusive **CASH Reward** from Love My Credit Union Rewards for each new mobile line you activate with Xfinity or Spectrum.

## EXCLUSIVE MEMBER DISCOUNTS JUST FOR YOU!

WE ARE HAPPY TO BRING YOU MEMBER DISCOUNTS ON TAX PREP SOLUTIONS THIS TAX SEASON!



Members can save up to \$15 on TurboTax federal products

**New H&R Block clients save \$25** on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code to get your discounts or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org) today!

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

# Holiday Closings

**GOOD FRIDAY**  
FRIDAY, APRIL 7

**MEMORIAL DAY**  
MONDAY, MAY 29

**JUNETEENTH**  
MONDAY, JUNE 19

**INDEPENDENCE DAY**  
TUESDAY, JULY 4



[www.ubccu.org](http://www.ubccu.org) • [info@ubccu.org](mailto: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:

#### Coleman Office

375 E. Railway Street • Coleman, MI 48618

#### Euclid Avenue Office

3939 N. Euclid Ave. • Bay City, MI 48706

#### Lincoln Avenue Office

1309 N. Lincoln Ave. • Bay City, MI 48708

#### Mattawan Office

52800 N. Main St. • Mattawan, MI 49071

#### Pinconning Office

205 S. Mable St. • Pinconning, MI 48650

#### Portage Office

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.)



## SECURITY HINTS & TIPS: Malvertising

Most websites you visit will feature some sort of advertising, such as ad banners on the side of the page or a video playing within the page itself. These ads can grab your attention with outrageous claims, promotions, or promises of free products. Some ads are based on your past browsing history, making you even more likely to click!

### What is Malvertising?

Malicious advertising, known as malvertising, is when cybercriminals use ads to spread malware or use ads to trick users into providing sensitive information. When browsing a webpage, if you click on a malicious ad, you may be taken to a phony login page or a fake retail website that will ask for your sensitive information. Some malvertising can even download malicious files onto your system.

### How Do Cybercriminals Gain Access to Ads?

Most websites don't choose who advertises on their page. Instead, they use ad networks that manage the advertisers, traffic, and payments. Cybercriminals can take advantage of this system by fooling the ad networks into thinking that they are a legitimate advertiser. Once part of the ad network, the bad guys use their ads to target anyone willing to click. Remember that just because you are on a reputable, well-known website does not mean that the ads on the website are safe to click as well.

Follow these tips to stay safe from harmful ads:

- Think before you click! If something seems too good to be true, it probably is.
- Stay up-to-date with security patches on your device and your browser.
- Install a reputable ad blocker for your browser. Ad blockers help protect you from malvertising by preventing ads from being displayed.

The KnowBe4 Security Team | [KnowBe4.com](http://KnowBe4.com)

Stop, Look, and Think. **Don't be fooled.**

TAKE INTEREST | APRIL 2023

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