



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS

APRIL 2021



TRACFONE FOR UNITED BAY COMMUNITY 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

Holiday Closings

Good Friday Friday, April 2
Memorial Day Monday, May 31

Independence Day (observed)
Monday, July 5
Lobby Closed
Drive-Thru Open 9:00 AM– 2:00 PM

It's Your fun.
You Make the Rules.



Isn't it time you made your own rules for your own fun? Start making your fun the way you want with the help of a low-rate Toy Loan from United Bay Community Credit Union.

**Boats • RVs • Motorcycles
ATVs • Jet Skis • And More**

For current rates and application information, visit www.ubccu.org.

MOBILE DEPOSIT
TAP · SNAP · DEPOSIT



COMING SOON

Deposit a check into your Checking or Savings quickly and conveniently from your phone!
Visit ubccu.org for more information.

Funds Availability Notice

The following changes are being made to our Funds Availability Policy. Changes from our current disclosure are underlined:

Our general policy is to make funds from your deposits made to your transaction accounts available to you on the same business day we receive your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

The cutoff hour on a business day that we are open is 5:00 p.m. (6:00 p.m. if you make your deposit at one of our branches that is open after 5:00 p.m.).

In some cases, we will not make all of the funds that you deposit by check available to you on the day we receive your deposit.

For New Accounts, funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the same business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the next business day after the day of your deposit.



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.)



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*Loan amounts are available up to \$1500 based on your direct deposit amount, 15% APR (Annual Percentage Rate) and 15 months to repay. To qualify, you must be over 18, have a direct deposit of \$500 minimum into UBCCU account for 90 days prior and be a member in good standing. There is a \$30 processing fee which is paid from loan proceeds. Only one FAST loan allowed per member at a time. Rates and terms subject to change at any time. Ask us for more details.



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AMERICA'S CREDIT UNIONS

