

Take Interest

APRIL 2025



For Business and Consumer Accounts

Effective July 1, 2025, our Funds Availability Policy will change. Next day funds availability will increase from \$225 to \$275. In addition, the amount available for withdrawal on exception holds for large deposits and new accounts will increase from \$5,525 to \$6,725. If you have any questions regarding our Funds Availability Policy, please contact us at (989) 892-4597.

Keep Your Information Secure & Up to Date!

Ensuring your details are current helps us keep your account safe and provide you with the best service. You can easily update your information through:

- UbayGo Mobile & Online Banking
- A quick call to our team at (989) 892-4597
- Visiting your local branch

Stay secure—keep your info updated today!



Holiday Closings

Good Friday

Friday, April 18 and
Saturday, April 19

Memorial Day

Monday, May 26

Juneteenth Day

Thursday, June 19

Independence Day

Friday, July 4 and
Saturday, July 5

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FINANCING THAT FITS YOUR RIDE

AS LOW AS
5.49% APR*
FOR 60 MONTHS

*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.



Federally insured by NCUA



THIS IS YOUR TIME TO
SAVE!

Call us at (989) 892-4597 or visit ubay.org today to give your savings the boost it deserves.

4.03% APY

10 month Term Savings Certificate.

**APY = Annual Percentage Yield. Minimum of \$500 deposit required to earn stated APY. 10 month term saving certificate renews to a 6 month certificate at maturity. Penalty for early withdrawal. Limited time offer. Membership is required and based on eligibility.*

ESI
EXCESS SHARE
INSURANCE

Insured up to \$500,000



Federally insured by NCUA

KnowBe4
Human error. Conquered.

SECURITY HINTS & TIPS: Password Managers

When you receive an email from an online service or business partner that you are not expecting, proceed with caution. For example, if you receive an email from eBay stating that you have just won an online auction, there are a couple of questions you should ask yourself.

- Are you a member of eBay? This goes for online banking as well. If you receive an email from a bank you do not have an account with, do not click any links.
- Did you bid on any auctions recently? If you did not bid, you cannot have won.

The questions above do not only apply to eBay alone. The bad guys can use any online service such as banking, shopping and social networking to try and trick you. Remember to Stop, Look, and Think before clicking on any email links.