



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS



OCTOBER 2021



INTERNATIONAL CREDIT UNION DAY

Thursday, October 21, 2021

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner.

This year's ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in United Bay Community Credit Union's very own bylaws and is something credit unions have been doing for more than 100 years.

Stop by any branch on October 21 to celebrate with us.



SHRED DAY

THURSDAY, OCTOBER 21, 2021

Euclid Branch 10:00 AM - 12:00 PM

Lincoln Branch 1:00 PM - 3:00 PM

Limit of 4 boxes per member.

BEGINNING NOVEMBER 15, 2021:

ALL Branches Lobby Hours are now...

Monday – Friday: 9:00 AM – 5:00 PM

ALL Branches Drive Thru Hours...

Monday – Friday: 9:00 AM – 5:00 PM (Euclid to 6:00 pm)
and Saturday: 9:00 AM – 12:00 PM

Effective October 25, 2021, the ATM at our Portage Branch and the ATMS inside of our General Motors Saginaw and GM Plant Bay City will no longer accept deposits. You can deposit checks to your account using our Mobile Deposit. Visit ubccu.org for more information on mobile deposit.

MEMBER NEWS:

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



FALL IN LOVE WITH FAST LOANS

1

Call us at (989) 892-4597

2

Find out in seconds if you qualify

3

Money available in minutes

UP TO \$1500 LOAN FOR 15 MONTHS*

*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 UB-CCU 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.

Tips to Improve Your Finances Before the Holidays

Every new season presents new opportunities to reassess your finances and take steps toward improved financial wellness. With fall upon us, now's a great time to take care of a few financial to-dos and finish off these final months of 2021 on a path to greater financial success.

- **Subscription revision** – From cable, apps, and music to gyms and entertainment, subscriptions have a way of piling up month after month. Consider doing a subscription cleanup at least twice a year to avoid wasting money on unused subscriptions.
- **Rate review** – With loan rates often hitting historically low points throughout the past year, now is a better time than any to take inventory of the interest rates on any existing loan and credit card balances. With competitive rates on consumer loans and credit cards, United Bay Community Credit Union may be able to help you save hundreds of dollars just by refinancing, consolidating and transferring balances.
- **Insurance inspection** – You don't have to wait for your current insurance policies to expire before shopping around for a better rate. You can cancel insurance policies at any point for a refund of your remaining premium. Just be sure you don't cancel before you find a great deal with another provider.
- **Credit check** – You're entitled to a free annual credit report from all three credit reporting agencies once every 12 months. By spacing them throughout the year, you can keep a constant watch on your credit for unusual activity and reevaluate areas where you may be able to improve your credit.
- **Holiday budget** – With holiday shopping right around the corner, don't wait to start thinking about your holiday budget. Determine how much you can afford to spend on gifts and goodies and then divide that total between the weeks leading up to the holidays. Be consistent about setting that much money aside each week so you can hit the stores with cash in hand.
- **Savings expansion** – You may be surprised to see how even the smallest percentage of extra savings can make a big impact on your financial wellbeing. Whether your budget allows only a few extra dollars of savings a week or a more significant amount, start giving your savings that little boost today.



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 – Friday: 9:00 AM – 5:00 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
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 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

Portage Office

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

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

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.)

YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS



Love My
Credit Union®
rewards

Save up to \$360 per year on your wireless bill when you switch to no-contract wireless. Keep your phone, number and network for less.

To learn more and obtain the credit union offer, please visit our Member Benefits page at ubccu.org and click on the TracFone banner.

Holiday Closings

Veterans Day

Thursday, November 11

Thanksgiving

Thursday, November 25
Friday, November 26

Christmas

Friday, December 24
Saturday, December 25

Monday, December 27

(Lobby Closed, Drive-Thru Open
9:00 AM – 2:00 PM)

New Year's

Friday, December 31
Saturday, January 1, 2022

Monday, January 3, 2022
(Lobby Closed, Drive-Thru Open
9:00 AM – 2:00 PM)

Get Festive.
Give a Gift Card!

If you're ready to become the favorite relative, neighbor or friend, then it's time to stock up on VISA gift cards from UBCCU. They're the perfect gift to give all season long!



Daylight Saving Time Reminder

Daylight saving time ends
Sunday, November 7 at 2:00 a.m.

Don't forget to set your clocks
back one hour before you go to
bed Saturday night.

