



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS



OCTOBER 2022

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

INTERNATIONAL CREDIT UNION DAY®
Thursday, October 20, 2022

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 375 million members across the globe. We invite you to stop by the Credit Union on Thursday, October 20 to join UBCCU as we celebrate 74 years of International Credit Union Day and the Credit Union difference.

NOT SO SCARY LOAN RATES

- VACATION**
- MORTGAGES**
- PERSONAL**
- AUTO**

CALL (989) 892-4597 AND TALK TO A LOAN OFFICER TODAY ABOUT YOUR CHOICES AND THE BEST OPTIONS FOR YOU.

ESI EXCESS SHARE INSURANCE

We are pleased to inform you that all deposits accounts at United Bay Community Credit Union are insured up to \$500,000. This exceptional level of coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance from Excess Share Insurance Corporation (ESI).

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!



Coleman Branch
NOW OPEN

375 E. Railway Street, Coleman, MI

Grand opening October 4.

Holiday Closings

Veterans Day

- Friday, November 11

Thanksgiving

- Thursday, November 24
- Friday, November 25

Christmas

- Friday, December 23
(Lobby closed; Drive-Thru Open 9:00 a.m.-2:00 p.m.)
- Saturday, December 24
- Sunday, December 25
- Monday, December 26

New Year's

- Friday, December 30
(Lobby closed; Drive-Thru Open 9:00 a.m.- 2:00 p.m.)
- Saturday, December 31
- Monday, January 2

NEW Member Benefit

with xfinity and Spectrum

Your credit union membership is about to get even more valuable!

We are excited to announce that United Bay Community Credit Union members are now 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.



SECURITY HINTS & TIPS: Holiday Shopping

For many of us, the holiday season is about friends, family, food, and shopping! Two of the busiest shopping days of the year, Black Friday and Cyber Monday, are at the end of November. Unfortunately, while you're looking for the perfect gift, cybercriminals are looking for ways to scam you. Follow the tips below to shop safely:

NEVER INSTALL UNFAMILIAR SOFTWARE.

There are hundreds of shopping apps out there. Some of these apps may be malicious, so only use apps that you know and trust. When you download software or apps, be sure to download from verified sources, such as the App Store or Google Play. You can verify that an app is legitimate by reading the app's reviews, checking the number of app downloads, and looking up the app's developer.



VERIFY ATTACHMENTS ARE SAFE BEFORE DOWNLOADING THEM.

A common tactic among cybercriminals is to create phony email notifications from a retailer or postal service. These notifications often include a malicious attachment. The cybercriminals may claim that there was an update to your order or that your package has been delayed, but you'll have to download the attachment to find out more. Don't fall for this trick! Before you open the attachment, contact the retailer or postal service to verify that the notification is legitimate. You can also look up your order directly on the website where you made the purchase.

VERIFY LINKS BEFORE CLICKING.

Watch out for malicious advertisements, otherwise known as malvertising. Malvertising is when cybercriminals use ads to spread malware or to trick users into providing sensitive information. When online shopping, only click on an ad or link from a reputable source, such as a retailer's official social media profile. To be extra careful, use your browser to navigate to the store's official website to shop instead.

Source: The KnowBe4 Security Team
KnowBe4.com

STOP, LOOK, AND THINK.
DON'T BE FOOLED.

SNOWMOBILE LOANS

GET READY TO RIDE!

WITH GREAT RATES.

Get Ready now before the snow hits.
Talk to a loan officer today!

NCUA logo and Equal Housing Lender logo.

TIME FOR AN UPDATE?

Have you moved or changed your phone number or email address? We need to know! We do our best to maintain current contact information in case we need to contact you about your accounts, so please let us know if your address, phone number, email address or beneficiary information has changed. Thank you for your help.



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

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 48708
989.892.4597

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

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.)

