



TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS

JULY 2023



DEI Certification

We are excited to announce that we have earned a **Diversity, Equity, Inclusion, Belonging and Accessibility** designation, culminating with a DEIBA Certification from CU Strategic Planning.

The DEIBA Certification Program focused on professional development for Ubay's senior leadership team, according to CU Strategic Planning. The credit union also deployed the Harvard Implicit Association Assessment, which looked at bias related to race, gender/career, disability and sexuality. Leadership is also assessed on age, weight, and skin tone. Results are collected anonymously and analyzed in aggregate.

"Becoming a DEIBA Certified Credit Union was not only about pursuing excellence for the benefit of our employees and community, but also about the journey to get us here."

– Leslie Webb, Vice President of People and Strategy.

UBay has partnered with RichMark.

a private wealth management firm, to provide investment and retirement planning services to our members. RichMark Wealth Management was formed in 2008 and will coach you in managing your wealth.

"Our goal is to be a life-long, trusted partner for our members," explains Doug Kelley, United Bay Community Credit Union CFO. "RichMark shares these goals, along with the credit union values of trust, safety and service every member of the United Bay Community Credit Union team strives to achieve. I'm confident this relationship will provide our members with the information and support needed to meet their financial planning needs."

Contact Ubay at 989-892-4597 for more information.



Calling all volunteers!



Join us on **September 9** in Auburn, MI as we build bed frames for Sleep in Heavenly Peace, an amazing local organization providing beds to kids in our community. We've had a fantastic experience participating over the past few years, and it's heartwarming knowing our efforts help ensure **NO KID SLEEPS ON THE FLOOR IN OUR TOWN!** Let's make a difference together! If you are interested in helping, please contact Kerri at (989) 891-1636 for more information.

Other ways to help!

Help our Ubay team by donating new bedding items at our drop boxes located at our Lincoln and Euclid offices. For more information on Sleep in Heavenly Peace, please visit <https://shpbeds.org/chapter/mi-auburn/>.

IT'S ALMOST OUR 75TH BIRTHDAY!

Help Us Celebrate

As Ubay prepares to celebrate 75 years in 2024, we'd love to hear about any memories you've made with us over the years or how we've helped you. Please call Kerri at (989) 891-1636 or email her at ksingley@ubccu.org to share your thoughts with us today.





Security Hints & Tips:

Protect Your Computer While Using Public WIFI

Using free public WIFI at a coffee shop or an airport may be convenient, but it can also be dangerous. Most public places that offer free WIFI don't use encryption to secure their WIFI networks. It's important to remember that when you connect to public WIFI networks, you will be sharing the network with other people.

Some technology allows you to view the wireless computer communications that are within range of your device. Unfortunately, cybercriminals can use this technology to see what you do on your devices, as well as the data that you share with websites.

- However, there are a couple of precautions you can take to help protect your devices while connecting to public WIFI networks:
- Look for website URLs that include HTTPS at the beginning of the URL. The "S" at the end of HTTPS means "secure". These types of websites are encrypted, which helps protect your information.
- If your organization offers a virtual private network (VPN), use it! VPNs encrypt all your wireless communications on the device that you're using, even if you are accessing a website without HTTPS, your communication will be secure through your VPN.
- You can use a wireless device from your cell phone provider instead. 3G and 4G network access are different from WIFI, and this network access is not subject to WIFI security policies.

Before working in a public place, ask your IT department about your organization's data security policies, how to set up your VPN connection, or how to obtain a 3G or 4G cellular network card.

The KnowB4 Security Team | KnowBe4.com

New Members Benefit with Spectrum mobile™

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

We are excited to announce that UBCCU members are now eligible for special savings on your internet and mobile service when you switch to Spectrum.

PLUS, credit union members can get an **exclusive \$50 CASH Reward** from Love My Credit Union Rewards for each new mobile line you activate with Spectrum.

Call 833-804-3916 to get this special member offer.

FINANCIAL BACKBONE FOR YOUR BUSINESS JOURNEY!

Your business is just as important to us as it is to you. That is why Ubay Business Accounts are designed specifically for your business.

BUSINESS SOLUTIONS TAILORED TO YOU!

- ✓ Payroll
- ✓ Remote Deposit Capture
- ✓ Merchant Services
- ✓ Lock Box
- ✓ Wire
- ✓ Positive Pay
- ✓ ACH
- ✓ ACH Blocks & Filters

Please call us at (989) 891-1621 to connect with our exceptional business services team.



Holiday Closings

INDEPENDENCE DAY

Tuesday, July 4

LABOR DAY

Monday, September 4



www.ubccu.org • 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:

375 E. Railway Street ■ Coleman, MI 48618

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

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

52800 N. Main St. ■ Mattawan, MI 49071

205 S. Mable St. ■ Pinconning, MI 48650

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.)

