



# TAKE Interest

A QUARTERLY PUBLICATION FOR OUR MEMBERS



JANUARY 2023

The new year is the perfect time to say yes to a new start in a new home. Go ahead and start dreaming of all things you want in your new home and then stop by United Bay

## What will it be for 2023

Community Credit Union. We can help you get pre-approved for your home loan, so you can know exactly how much home you can afford before you start your house hunt.

We offer a variety of home loan options including:

- Conventional mortgages (with as little as 3% down)
- No down payment USDA Rural Development Loans
- In-house mortgage options
- First-time homebuyer mortgages
- Competitive rates and closing costs
- and More!

Visit [www.ubccu.org](http://www.ubccu.org) for current rates, loan details, and application information.

### Phone System Upgrade

To serve our members better, Ubay's phone system will be upgraded this month. Our new system will provide enhanced menu options and more efficient call handling enabling us to provide better service to you.

**What will stay the same?** Your call will be answered by Ubay staff and can still be reached at (989) 892-4597.

**What will be changing?** Our menu options will change and you will be able to choose a specific staff member in the directory by name.

**Phone Outage** To complete the upgrade, our phone access will be unavailable on Wednesday, January 18 from 9:00AM until 1:00PM.

### Annual Meeting Notice

**Tuesday, March 21, 2023 | 5:45pm**  
**Lincoln Branch | 1309 N. Lincoln Ave. | Bay City, MI**

**BOARD ELECTIONS:** There are three seats up for re-election on UBCCU's Board of Directors. They are 3-year terms. The nominating committee of UBCCU has nominated:

**Donald Goulet | Dennis Geno | Renay Schmidt**

A member in good standing with the credit union is eligible to obtain an application for a Board Director position and the nomination form. All applications must meet eligibility requirements. Per UBCCU bylaws: nominations may be made in writing over the signatures of forty (40) members on the nomination form which shall be obtained from the principal place of the credit union. Election packets may be picked up in the Bay Region area at 1309 N. Lincoln Ave. Bay City office. Elections packets for the Kalamazoo Region may be picked up at the Mattawan Office, 52800 N. Main Street, Mattawan, MI. Completed nomination packets must be returned to Diane Abbonizio at 1309 N. Lincoln Avenue, Bay City, or 52800 N. Main Street, Mattawan, MI by Thursday, January 19, 2023.

If necessary, voting will take place in February by mail-in ballot. Eligible voting members will receive a ballot and instructions. Election results will be announced at the Annual Meeting on Tuesday, March 21, 2023. There will be no nominations or voting at the Annual Meeting.



### IRA WITHHOLDING NOTICE

Payments from your IRA may be subject to a federal income tax and state income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

### ATTENTION IRA HOLDERS:

Your December 31, 2022 IRA balance is your Fair Market Value, which is being reported to the IRS.



### Scholarships Available for High School Seniors

If you are a high school senior, you won't want to miss out on our 2023 college scholarship opportunities! Visit [www.ubccu.org](http://www.ubccu.org) or stop by any branch location to pick up an application and list of requirements. Applications are due by Thursday, March 16, 2023. If you have any questions, please contact Kerri at (989) 891-1636 or [ksingley@ubccu.org](mailto:ksingley@ubccu.org).

# SECURITY HINTS & TIPS

## How secure is your mobile device?

Most of us have a smartphone, but how many of us really think about the security threats faced by these mobile devices? Mobile devices are vulnerable to many different types of threats. The bad guys are increasing attacks on mobile devices and targeting your phone using malicious applications. Using these methods, they can steal personal and business information without you having any idea what's going on.

Even if you've downloaded a security or antivirus application, securing your smartphone goes beyond these services. Improving your mobile security practices is your best defense against the privacy and security issues associated with your mobile device. For more tips visit [KnowBe4.com](http://KnowBe4.com).

## How can I improve my mobile security?

1. **Ensure your phone's operating system is always up to date.** Many malicious threats are caused by security flaws that remain unfixed due to an out of date operating system.
2. **Watch out for malicious apps in your app store.** Do your research, read reviews, and never download applications from sources other than official app stores.
3. **Ensure applications are not asking for access to things on your phone that are irrelevant to their function.** If the permission requests seem unnecessary, look for an alternative application in your app store.
4. **No password or weak password protection.** Thieves can access your information more easily if there is no password protection.
5. **Be careful with public WiFi.** Avoid making any sensitive transactions over public WiFi.

# HOLIDAY CLOSINGS

- Martin Luther King Day**      **Good Friday**  
 Monday, January 16              Friday, April 7
- Presidents' Day**  
 Monday, February 20

## DAYLIGHT SAVING TIME

Daylight Saving Time begins Sunday, March 12 at 2:00 AM. Remember to set your clocks **ahead one hour** before you go to bed Saturday night.

xfinity mobile | Spectrum mobile

**SWITCH. SAVE. GET cash REWARDS**

MEMBERS GET MORE

SCAN QR CODE TO LEARN MORE  
 or visit [mobile.lovemycreditunion.org](http://mobile.lovemycreditunion.org)

Love My Credit Union\* rewards



## TOYS FOR TOTS

THANK YOU to all members who showed support of our recent Toys-for-Tots campaign. With your help, we were proud to donate many toys and \$6,793 to Toys-for-Tots.



Ubay is proud to announce that we've received a Best Culture Award presented by Kudos and our team has been named a 2022 Top Workplace by the Detroit Free Press. A big thank you to all of our employees, who helped make this happen.

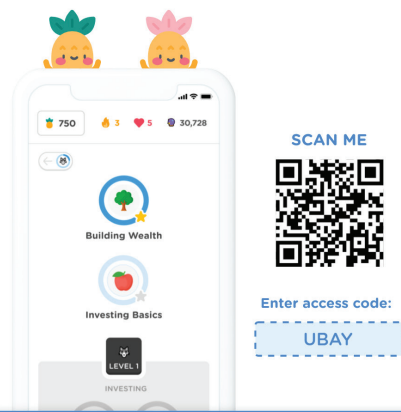
**2022 BEST CULTURE AWARD WINNER**

PRESENTED BY **kudos**

## Get paid to learn financial literacy.

Master your financial knowledge. Earn rewards to use at popular retailers while doing so.

Download Zogo today!



[www.ubccu.org](http://www.ubccu.org) • [info@ubccu.org](mailto: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 48618  
 989.892.4597

#### Euclid Avenue Office

3939 N. Euclid Ave. ■ Bay City, MI 48706  
 989.892.4597

#### Lincoln Avenue Office

1309 N. Lincoln Ave. ■ Bay City, MI 48708  
 989.892.4597

#### Mattawan Office

52800 N. Main St. ■ Mattawan, MI 49071  
 989.892.4597

#### Pinconning Office

205 S. Mable St. ■ Pinconning, MI 48650  
 989.892.4597

#### Portage Office

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

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.)

