

**APRIL 2022** 



Apply online at ubccu.org or call (989) 892-4597 to

discuss your options

with our our dedicated Aortgage Loan Officers

# Convenience. At your fingertips.

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A QUARTERLY PUBLICATION FOR OUR MEMBERS

Everyone has different needs, so we offer a choice of convenience services. Your eService options include:

- UBay@Home Internet Banking: Manage your accounts anywhere you have an Internet connection.
- UBay2Go Mobile Banking: Your smartphone or mobile device becomes a portable "branch" so you're always connected to your Ubay accounts.
- **PAL:** Check balances and perform basic account transaction activity from any touch-tone telephone.
- eStatement, eAlerts, Mobile Deposit, Online Bill Pay and More!

**Ready to get clicking?** Visit us at ubccu.org to get started. If you need help, give us a call at (989) 892-4597.

### Smarter Smart Phone Budgets -CREDIT UNION MEMBER EXCLUSIVE

If you're like most people, you're probably spending more on your monthly wireless bill than necessary. Maybe you're paying for overages or mystery fees, when all your need is talk, text and data. As your credit union, we want to help you save.

That's why we're giving members like you an exclusive **5% discount** on no-



contract wireless plans with Total Wireless. PLUS, members get an exclusive **10% off devices \$99** and up now through **4/30/22** with **promo code CUSG10**.

Visit LoveMyCreditUnion.org and start saving on your wireless today.

Cannot be combined with other promotion or coupons. Offer valid 9/1/21-4/30/22.







## **Earn Ubay Purchase Perks**

**Spend:** VISA Credit Card Transaction: \$1 Spent = 1 Point **Redeem:** Redeem your points for rewards including merchandise, travel, gift cards, event tickets, charitable donations and more.

www.dreampoints.com/ubccu

### **SECURITY HINTS & TIPS:** Unexpected Emails:

Stop, Look, and Think. Don't be fooled.

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 services, such as banking, shopping and social networking to try and trick you. Remember to Stop, Look, and Think before clicking on any email links.

When in doubt, open a web browser and visit the company website of the person who sent you the email. From there you can log in to your account to verify any activity that has taken place. Do not click a link in the email to visit the site. Instead, open a browser and type in the address of the company.

The KnowBe4 Security Team • KnowBe4.com

## HOLIDAY CLOSINGS

**GOOD FRIDAY** Friday, April 15

MEMORIAL DAY Monday, May 30

INDEPENDENCE DAY Monday, July 4



www.ubccu.org • info@ubccu.org

Mailing Address P.O. Box 160, Bay City, MI 48707

Lobby Hours

Monday – Friday: 9:00 ам – 5:00 рм

Drive-Thru Hours Monday – Friday: 9:00 am – 5:00 pm Saturday: 9:00 am – 12:00 pm

#### LOCATIONS:

Lincoln Avenue Office

1309 N. Lincoln Ave. **Bay City, MI 48708** 989.892.4597 **a** 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

#### **Euclid Avenue Office**

3939 N. Euclid Ave. • Bay City, MI 48706 989.892.4597 • fax 989.686.2976

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.)

rederally insured by NCUA.

