





In 1949, Chevrolet plant workers founded United Bay Community Credit Union to support colleagues after a strike. Evolving from a local credit union to a statewide force, Ubay's 75-year journey reflects a commitment to community and financial well-being. Originally Chevrolet Employees Federal Credit Union, it expanded in 2012 through a merger and broadened its reach statewide in 2020. Today, UBCCU welcomes all Michiganders with six branches. More than a bank, it's a member-owned institution fostering strong financial roots

Watch our April newsletter issue for details on our inbranch anniversary celebrations. Here's to 75 years of growth and community excellence!



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, 2023 IRA balance is your Fair Market Value, which is being reported to the IRS.

Annual Meeting Notice

Tuesday, March 19, 2024 | 5:45pm Lincoln Branch | 1309 N. Lincoln Ave. | Bay City, MI

Board of Director Elections

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

Louis Roth | Davene Ivey

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 at 1309 N. Lincoln Ave. Bay City, or 52800 N. Main Street, Mattawan, Ml. Completed nomination packets must be returned to Diane Abbonizio at 1309 N. Lincoln Avenue, Bay City, or 52800 N. Main Street, Mattawan, Ml by January 23, 2024 at 4:30pm.

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. There will be no nominations or voting at the Annual Meeting.



Scholarships Available for High School Seniors

If you are a high school senior, you won't want to miss out on our 2024 college scholarship opportunities! Visit www. ubccu.org or stop by any branch location to pick up an application and list of requirements. Applications are due by Friday, March 15, 2024. If you have any questions, please contact Bree at (989) 891-1674 or bmelton@ubccu.org.



Holiday Closings

MARTIN LUTHER KING JR. DAY

Monday, January 15

PRESIDENTS' DAY

Monday, February 19

GOOD FRIDAY Friday, March 29





Security Hints & Tips: Unexpected Emails

Many of us receive a steady flow of emails every day, including bank statements, order confirmations, or sales promotions. To keep up, you may look through your inbox as quickly as possible—but don't forget to stay vigilant. Cybercriminals take advantage of full inboxes to send dangerous, unexpected emails.

UNUSUAL SCAM ACTIVITY DETECTED

One of the most popular unexpected email scams includes fake banking emails. Cybercriminals will send you an email that appears to be from a local bank, claiming that they have suspended your account due to unusual activity. Before taking action, consider whether it makes sense that you're getting this email. Ask yourself questions like:

- Do you have an account with this bank?
- Is this how your bank typically contacts you when unusual activity is detected?
- When was the last time you checked your bank account?

If you don't stop and think, you may give cybercriminals exactly what they want.

NEW SCAM IS ON THE WAY

In another scam, cybercriminals imitate a popular retailer's order confirmation email. The email states that your card was charged a large sum of money and your order is on the way. Even though a fraudulent charge is alarming, pause and determine if the email makes sense. Ask yourself questions like:

- Do you shop at this retailer?
- Have you ever entered your credit card information on their website?
- Does the email include any accurate identifying information, like your name, credit care number, or shipping address?

HOW CAN I STAY SAFE?

Follow the tips below to stay safe from unexpected email scams:

- When you receive an unexpected email, stop and consider the context. For example, if
 the email is about an order you didn't place, it could be a scam.
- Never click a link in an email that you aren't expecting. Instead, open your internet browser and navigate to the organizer's official website.
- Watch out for urgent messages, such as an email alerting you about an expensive credit card charge. Phishing attacks rely on impulsive actions. So, always think before you click...

The KnowB4 Security Team | KnowBe4.com

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



Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with **savings of up**

to 20% on TurboTax federal products.

Get started with TurboTax today!

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep. <u>Get</u> your H&R Block coupon now and save!

Visit https://taxservices.lovemycreditunion.org for offer details and disclaimers.



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.) 909.941.1398 (outside the U.S.)













