

APRIL 2021

Tracfone

TRACFONE FOR UNITED BAY COMMUNITY MEMBERS

Keep Your Phone, Number and Network, and Save When You Switch to No-Contract Wireless

Now you're in control with unlimited carryover data* that never expires. Choose from America's Top 4G LTE** Networks without a contract or mystery fees and live your best wireless life with NET10 Wireless.

TOP NETWORKS: Coverage on America's largest and most dependable networks.

TOP PHONES: Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget.

KEEP YOUR OWN PHONE: Love the phone you have? Keep the phone, number and network you love with our easy-to-install SIM Kits.

Choose from America's Top Nationwide Networks or keep the one you love, all without a contract. We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees.

*Service must be active and in use within any six month period. **Actual availability, coverage and speed may vary. See Terms & Conditions at Tracfone.com



Good Friday Friday, April 2 **Memorial Day** Monday, May 31

Independence Day (observed) Monday, July 5 Lobby Closed Drive-Thru Open 9:00 AM- 2:00 PM

It's Your fun. You Make the Pules.

Isn't it time you made your own rules for your own fun? Start making your fun the way you want with the help of a low-rate Toy Loan from United Bay Community Credit Union.

Boats • RVs • Motorcycles ATVs • Jet Skis • And More

For current rates and application information, visit **www.ubccu.org.**



Deposit a check into your Checking or Savings quickly and conveniently from your phone! Visit **ubccu.org** for more information.

Funds Availability Notice

The following changes are being made to our Funds Availability Policy. Changes from our current disclosure are underlined:

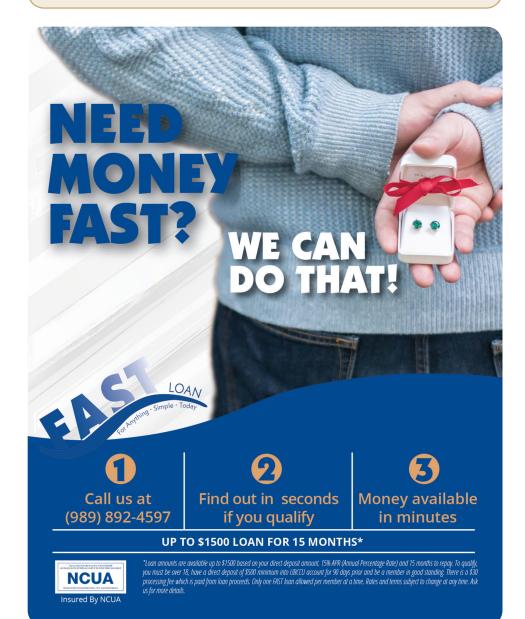
Our general policy is to make funds from your deposits made to your transaction accounts available to you on the *same* business day we receive your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and *federal holidays*.

The cutoff hour on a business day that we are open is 5:00 p.m. *(6:00 p.m. if you make your deposit at one of our branches that is open after 5:00 p.m.)*.

In some cases, we will not make all of the funds that you deposit by check available to you *on the day we receive your deposit.*

For New Accounts, funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the *same* business day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the *next* business day after the day of your deposit.





www.ubccu.org • info@ubccu.org

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

.0. Dox 100, Day City, Mi 4070

Lincoln Avenue Office 1309 N. Lincoln Ave. • Bay City, MI 48708 989.892.4597 • fax 989.892.5701 Lobby Hours Monday – Friday: 9:00 AM – 5:00 PM*

Drive-Thru Hours Monday – Thursday: 9:00 ам – 5:00 рм*

Friday: 9:00 ам – 5:30 рм Saturday: 9:00 ам – 12:00 рм

Euclid Avenue Office

3939 N. Euclid Ave. = Bay City, MI 48706 989.892.4597 = fax 989.686.2976 Lobby Hours Monday – Friday: 9:00 ам – 5:00 рм* Saturday: 9:00 ам – 12:00 рм Drive-Thru Hours Monday – Friday: 9:00 ам – 6:00 рм* Saturday: 9:00 ам – 12:00 рм

Pinconning Office

205 S. Mable St. • Pinconning, MI 48650 989.892.4597 • fax 989.879.1474 Lobby Hours Monday – Friday: 9:00 ам – 5:00 рм** Drive-Thru Hours Monday – Friday: 9:00 ам – 5:00 рм Saturday: 9:00 ам – 12:00 рм

Mattawan Office

52800 N. Main St. = Mattawan, MI 49071 989.892.4597 = fax 269.668.6446 Lobby & Drive-Thru Hours Monday & Tuesday: 9:00 ам – 5:00 рм Wednesday: 10:00 ам – 5:00 рм Thursday & Friday: 9:00 ам – 5:30 рм Drive-Thru Hours Saturday: 9:00 ам – 12:00 рм

Portage Office

233 W. Centre Ave. **■** Portage, MI 49024 989.892.4597 **■** fax 269.381.1731 Lobby & Drive-Thru Hours Monday & Tuesday: 9:00 ам – 5:00 рм Wednesday: 10:00 ам – 5:00 рм Thursday & Friday: 9:00 ам – 5:30 рм Drive-Thru Hours Saturday: 9:00 ам – 12:00 рм

Both Bay City offices are closed until 10:00 AM on the third Wednesday of each month for staff training.
** Pinconning office is closed until 10:30 AM on the third

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.)

Wednesday of each month for staff training

