

UNION BANK

News

UNDERSTANDING YOUR NEEDS SINCE 1934



FROM THE PRESIDENT

The first quarter of 2009 has not brought economic relief to our communities – if anything, decreased business activity and rising unemployment have increased pressure on local families. I am proud to say that Union Bank has responded to this challenge in a number of different ways and we are making a difference.

UB employees are running an internal food drive in each office to support families in need throughout all of our communities. Hoping to get customers involved as well, we launched a CD promotion that offers a significant interest rate increase when customers bring in food items. Both campaigns have been very well received. As of this writing (mid-March) 766 food items have been collected between employees and customers and distributed to local food banks.

We also launched a new product this quarter – Dime-a-Time debit cards – that pays customers back when they use their UB debit cards as a signature-based transaction (see article in this newsletter for more information). This product is also off to a great start in the first two months. Signature-based debit card transactions are up over 19%, well exceeding our expectations. Participating customers have been rewarded with over \$2,000 deposited in their checking accounts.

Customers continue to tell us they appreciate the safety and security of their hometown community bank. Increased FDIC coverage (non-interest bearing deposits now have unlimited coverage and interest bearing deposits are insured up to \$250,000 per depositor) also gives our customers confidence that their funds are safe at Union Bank. Again, if you have any questions about FDIC coverage, just drop by your local branch or visit the FDIC website at www.fdic.gov.

We are still optimistic that the economy will begin to recover in 2009. We also still believe that working together, the bank and our communities will continue to thrive.

Sincerely,
Cortney Collison
President

CHOOSE CREDIT. IT MAKES CENTS!

Union Bank has a new program that rewards you for using your debit card – if you choose credit. Your UB debit card can make purchases in two different ways: as a credit card transaction authorized by your signature or an ATM transaction authorized by your PIN. That is why the cashier at the local store asks you “Debit or Credit.” Both methods access only the funds in your UB checking account.


As a UB customer, the smart way is to say “Credit.” First, credit transactions are run through the MasterCard network and you enjoy their limited fraud protections. Second, you don’t have to worry about forgetting your PIN number. Third, and most importantly, Union Bank will now pay you 10 cents for every credit, or signature-based, transaction with your debit card (\$10 minimum purchase).

The more you use it, the more it pays. For example, if you use your debit card (and say “Credit”) just twice a day for a month, your UB checking account will be credited \$6 cash. Three times a day would be \$9. Over the course of the year, that would mean \$108.

So choose credit. It makes cents!

\$10 minimum transaction; minimum 10 transactions per month.

The **Dime A Time** debit card campaign that we are now promoting is a great tool to have in your wallet. This small card will lighten your purse or wallet and keep your check book safe at home. Do not be shy, please stop by your local branch to let us explain to you ALL the real advantages to this card. You really should have this card in your wallet.



Choose Credit.
It Makes Cents

Loan & Operations Center

933 Fourth Avenue
Lake Odessa, MI
(616) 374-3278
(800) 974-3273

Lake Odessa Office*

1150 Jordan Lake St.
Lake Odessa, MI
(616) 374-8829

Dimondale Office*

127 East Road
Dimondale, MI
(517) 646-9095

Freeport Office

165 Division Street
Freeport, MI
(616) 765-3100

Hastings Office*

529 W. State St
Hastings, MI
(269) 945-9911

Mulliken Office*

233 Grand Ledge Hwy.
Mulliken, MI
(517) 649-2333

Pewamo Office*

11755 E. Bluewater Hwy.
Pewamo, MI
(989) 593-2886

Westphalia Office*

202 E. Main Street
Westphalia, MI
(989) 587-5400

24 Hour Express Banking

In Lake Odessa: 374-3595
Toll Free: 1-800-500-1583

www.ubmich.com

* full service location



Monday, May 25th, Memorial Day – Closed
Saturday, July 4th, Independence Day – Closed

DATES TO REMEMBER

CLASS ACT

April / May / June 2009 Class Act News

Movies at the Ionia Theater continues at 9:30 am every Thursday. The last Thursday of the month is sponsored by Union Bank, come over and enjoy a Free travelogue on UB. The line up of titles is selected by Joan McCord from the Ionia Historical Society. It's not just travel topics she picks out documentaries on historical events and even Michigan topics, that are very informative and I always come awhile with "I did not know that!" You are never too young to experience something new.

Price reduction on **Historic Trains of California** \$50.00 per person, same great trip, just a new lower price. Book NOW, after April 27th it will be opened up to first come first seating, for all Group Tours. Price per person Double \$3,039, Single \$3,839; Triple \$3,009. Call or stop by your local branch and get all the details on this American Adventure back in time. This leaves September 27, 2009 for a 10 day getaway. All Aboard! Final payment due July 29, 2009.

Last offer: Union Bank will be taking you away from the hot Michigan summer days to a cool cruise and tour in Alaska. This 12 day **Alaska Adventure** has Inside, Outside and Outside with Balcony rooms available. Book this by May 15th, 2009 and you will qualify for a saving of \$100.00 per couple.

Stay Classy,
Robin Michalski

CASUAL BECAUSE WE CARE

Union Bank ran our Casual Because We Care campaign again last quarter and we will continue to do so throughout the year. You may recall that last November, employees made cash donations to local charities and earned the right to dress casually on selected Fridays. This helped to make the holidays a bit brighter for many families in our communities. This March, with local needs greater than ever, our employees undertook a bank-wide food drive and collected canned and boxed foods, baby supplies and toiletries. At the same time, to get customers involved, we ran a Certificate of Deposit promotion that allowed customers an increase in their CD rate when they made donations. By mid-month, we had collected 766 food items (campaign was not complete at press time).

Items collected were donated to these charities:

Lake Odessa: Manna's Market of Woodland

Hastings: Barry County Veterans Affairs

Freeport: Love, Inc. of Hastings

Mulliken: Mulliken Methodist Church Food Bank

Pewamo: First Christian Church Food Bank in Muir

Westphalia: Clinton County Food Bank

Dimondale: The Pantrys of Dimondale Methodist Church and the First Presbyterian Church of Dimondale

FDIC TRANSACTION GUARANTEE PROGRAM

Union Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2009, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.



Union Investment Solutions

**UNION
INVESTMENT
SOLUTIONS**

Keeping your financial goals on track:

On December 11, 2008 Congress passed the Worker, Retiree, and Employer Recovery Act of 2008 (H.R. 7327). This Act contains a provision that eliminates the required minimum distribution (RMD) from IRAs and qualified defined contribution plans for 2009.

The following retirement accounts are affected:

401(k)	Roth 401(k)	403(b)	457(b)
Traditional IRA	SEP	SARSEP	Simple IRA

What this means to you:

If you are currently taking a RMD throughout the year, you may stop it for the 2009 year. If you are turning 70 in 2009, you will not be required to start distribution in 2009. Additionally, the money you do not withdraw can remain in your account without penalty.

Please contact us at 616-374-1530 to make any changes to your RMD for 2009.

David F. White
Investment Executive

PrimeVest Financial Services, Inc. is an independent, registered broker/dealer. Member FINRA/SIPC.
Securities and Insurance Products offered by PrimeVest: Not FDIC/NCUSIF Insured – May Go Down In Value
Not Financial Institution Guaranteed – Not a Deposit – Not Insured by any Federal Government Agency