

UNION BANK

News

UNDERSTANDING YOUR NEEDS SINCE 1934



FROM THE PRESIDENT

Michigan's economy continues to deteriorate with no clear end in sight. It is difficult for all of us at the bank to watch our communities struggle through these times, but it also re-affirms for us the important role community banks play in our hometowns.

How do community banks differ from megabanks?

- Community banks focus attention on the needs of local families, businesses, and farmers. Conversely, many of the nation's megabanks are structured to place a priority on serving large corporations.
- Unlike many larger banks that may take deposits in one state and lend in others, community banks channel most of their loans to the neighborhoods where their depositors live and work, helping to keep local communities vibrant and growing.
- Community bank officers are generally accessible to their customers on site. CEOs at megabanks are often headquartered in office suites, away from daily customer dealings.
- Community bank officers are typically deeply involved in local community affairs, while large bank officers are likely to be detached physically and emotionally from the communities where their branches are located.
- Many community banks are willing to consider character, family history and discretionary spending in making loans. Megabanks, on the other hand, often apply impersonal qualification criteria, such as credit scoring, to all loan decisions without regard to individual circumstances.
- Community banks offer nimble decision-making on business loans, because decisions are made locally. Megabanks must often convene loan approval committees in another state.
- Because community banks are themselves small businesses, they understand the needs of small business owners. Their core concern is lending to small businesses and farms. The core concern of the megabank is corporate America.

We take very seriously this commitment to our hometown markets and will continue to provide financial leadership to our communities, through good times and bad.

Big news this month: our new state-of-the-art banking facility in Hastings is now open for business! It is located at 529 W. State St., just across and up the street from our old, temporary office. We're planning a Grand Opening celebration for the week of July 21, with different events and prizes each day. We're very proud of our newest office and hope you will stop in to see it. We also want you to continue discovering the benefits of hometown banking with Union Bank. See you there!

Sincerely,
Cortney Collison
President



HASTINGS OFFICE HAS MOVED

We are proud to announce we have moved our Hastings office into our new location at 529 W State Street.

We officially opened up the new, state-of-the-art building on June 30, 2008 and would like to invite you to stop in and take a look around. With adequate parking, drive thru window and new ATM machine we are sure it will accommodate your every need.

GRAND OPENING CELEBRATION will be the week of July 21 with special CD rates running all week. The first 25 customers (1 per household) each day will receive a special gift. We have special days scheduled throughout the week with activities and grand prize drawings.

Tuesday – *Class Act Day*
Wednesday – *UB Kids Club Day*
Friday – *Business Day*

Please stop in, meet the staff, and join us for the Grand Opening Celebration. We look forward to seeing you.

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



CLASS ACT

July / August / September 2008 Class Act News

Movie Time – July is vacation time. We will not have a movie in July. The standing invitation on the last Wednesday of the month to join friends of Union Bank at the Ionia Theater will resume in August. All Movies start at 9:30 am. Please check at your local branch or call in for the movie title for each month. Some of the movies we have viewed lately have been Fly Boys, Leatherheads, Mad Money and Fools Gold. Come along and enjoy a morning at the movies and hear what is happening at the bank.

Annual Picnic – Please watch for a posting at your local branch office for this event. At newsletter deadline details were still being planned.

Remember when traveling this summer be sure to stop in and get a Visa Travel Money Card.

These cards with the Visa logo replace Travelers Checks that everyone had used for years on memorable family vacations. This convenience of securing your fun money will assure a stress less getaway. Come in before your next journey to have a safe a memorable vacation.

Union Bank also offers Debit cards with the Master Card logo for cash and purchasing when traveling. Discover cards are also available for another secure option for travel. Credit Cards are always an option and Union Bank has many options: Rewards, Cash Back to name a few. Please stop by your local branch to get informed of all the ways Union Bank has you covered.

Stay Classy,
Robin Michalski

FREE REWARDS CHECKING ACCOUNT

Earn interest while enjoying totally free checking services.

- Interest bearing!
- Switch Kit – UB Staff will move existing account and all direct deposit and/or auto debits
- No minimum balance required
- Net Express with Free Bill Pay • Debit Card • Bounce Protection limit of \$300
- Free first order of program checks (single W-TZ or duplicate WD-TZ)
- Four Free foreign ATM transactions per month (ATM owner's fee still applies)
- Earn up to **\$25** in Special Rewards!*

PROTECT YOUR IDENTITY. PROTECT YOUR GOOD NAME.

Identity theft is the fastest-growing crime in America and steals more than just your money. It takes over your life and robs you of your good name.

- **It takes up to 600 hours to recover from ID theft on your own.**
- **It costs between \$1,500 to \$16,000 in out-of-pocket expenses.**
- **41% of victims are still struggling with the effects after 2 years. 25% never recover.**
- **Nearly 1,000,000 new victims this month alone.**

Now your identity and your good name are protected. FREE! We're providing you with FREE Basic Membership in the identity theft detection and recovery program from National ID Recovery, LLC. (NIDR). If you're ever a victim of identity theft, this program restores your identity in as little as 14 days. It also includes Credit Monitoring Assist **FREE**. Understand that NIDR will need your social security number to provide you with a credit report. They are a legitimate and respected company and we wouldn't ask you to do so without doing our research.

Only National Identity Theft Recovery...

- Protects your identity, not just your credit.*
- Helps stop identity thefts before they occur.*
- Restores your identity in as little as 14 days if you're ever a victim of identity theft.*
- Does all the recovery work for you...there's almost nothing you have to do!*
- Provides additional FREE and deeply discounted legal, tax, credit management and other services that can save you thousands!*



Call your local branch for more information or contact NIDR directly at 877-253-0100.

Union Investment Solutions

**UNION
INVESTMENT
SOLUTIONS
5TH
ANNIVERSARY**

I'd like to extend my congratulations to David F. White for his 5 years of service as an Investment Executive with PrimeVest Financial Services offices - recently branded with the Union Investment Solutions name.

Dave has grown up and lived in the area for many years. He and his wife, Lisa, currently reside in Hastings with their three children: David, Cameron, and Memphis. He enjoys spending time with his children and loves to golf!

I know that Dave looks forward to many more years assisting anyone who is looking for help with investments or life insurance. He works with mutual funds, annuities, IRAs and more. He is very flexible with his schedule to meet a client's needs - by meeting at their home, in any of our branches, or after normal business hours; even the occasional Saturday.

As always, if you have any questions just give us a call at 616-374-1530 or 800-974-3273 ext 318.

Again, congratulations Dave!!

Lydia Endsley

Licensed Assistant

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