

UNION BANK

News

UNDERSTANDING YOUR NEEDS SINCE 1934



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



FROM THE PRESIDENT

This year, Union Bank is celebrating our 75th Anniversary – or as we like to say, “75 years of keeping our communities safe and sound.” If you do the math, you’ll see that we were born in the Great Depression. In fact, we were established in 1934 as the “union” of two Lake Odessa banks which were closed during the bank holiday. So we know a little bit about weathering difficult economic times.

We’re doing everything we can during this downturn to once again keep our communities safe and sound. Our employees and customers have contributed generously to food drives in each of our markets, raising almost 1,700 food items for those in need.

We’ve launched several new products this year to assist our customers. Our Dime-a-Time debit cards now pay customers cash back – 10 cents back for every credit- or signature-based transaction over \$10. UB customers have received over \$4,000 through this program since January.

We can now deliver customer statements by e-mail (e-statements), which are much more secure and efficient than traditional mail delivery. You can now view your statement anytime you are online and don’t have to worry about your paper copy being misplaced or stolen. E-statements are also much easier on the environment – no paper printing and no fuel used to deliver them to your mailbox. Sign up is very easy, just visit our website or ask your customer service representative for more information.

We’ve launched Union Business Solutions for our commercial customers, which is a complete human resource solution for the busy small business owner. This service can handle all of your payroll and tax payment needs, hiring and regulatory compliance, benefits and 401(k) administration, and even liability and commercial insurance.

Our customers also now enjoy increased FDIC coverage. Non-interest bearing deposits have unlimited coverage and interest bearing deposits are insured up to \$250,000 per depositor. The FDIC has extended this coverage to December 31, 2013. This gives our customers confidence that their funds are safe at Union Bank.

Our Freeport branch has recently undergone a much-needed facelift. We’re very excited about the

renovations, which will increase efficiencies in the building and enhance our presence in that area.

For you moviegoers, we are hosting a free night at the drive-in this summer. The event will be held on Friday, August 7 at the Barry Expo Center in Hastings, and will include two family movies and other fun for the kids. I hope your family can join us – watch for more details.

I am proud to say that Union Bank is making a difference in our communities, keeping everyone safe and sound.

I look forward to seeing you at all the parades and community events this summer. Thank you for banking at Union Bank!

Sincerely,
Cortney Collison
President

E-Statements

EFFICIENT & SECURE

UB now offers the efficiency and security of receiving your account statements by e-mail. You can view your statements anytime online and know that only you can access them. Plus, e-Statements are much healthier for the environment as they eliminate the printing process and save the fuel used to deliver a mailed statement to your mailbox.

Your e-statement will include your activity, balances and images, just like the statement you receive by mail. Each month you will receive an email at the address you provided on your Enrollment Form notifying you that your statement is ready to view or print. The email will include a link that will direct you to a User Name and Password screen. Once you successfully type those in, you will be able to view or print your monthly statement.

See your customer service representative at your nearest branch or visit our website at www.ubmich.com for more information.

Monday, September 7, Labor Day – Closed

DATES TO REMEMBER

CLASS ACT

July / Aug / Sept 2009 Class Act News

Movie Time

The last **Thursday** of the month at **9:30 am** at the Ionia Theater will be the place to be. Class Act has joined the Travelogue group that meets every Thursday. Union Bank sponsors this community event and hopes you will also come and join this group and enjoy the features that Joan McCord suggests for our viewing pleasure.

Picnic Time

We'll hold this year's picnic at the Lakeview Lanes on September 10th at 12:30 pm. Cost is \$3.50 per person and includes the meal and one game of bowling. Please RSVP by Tuesday, September 8th.

Christmas Time

It is that time of the year to start planning for Christmas parties. Union Bank's Class Act party will be on December 17, 2009, at noon.

Stay Classy,
Robin Michalski

DIME *a* TIME

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.

FDIC TRANSACTION GUARANTEE PROGRAM

Union Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2013, all non-interest 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**

Union Investment Solutions

If you're like most people, your taxes become more challenging with each passing year. Income from investments can further complicate matters while increasing your tax bill. Don't let another tax year pass you by without exploring the opportunity to potentially reduce your taxes. You deserve to keep more of your hard-earned money.

There are a variety of investment choices that allow your earnings to grow tax-free* or tax-deferred. As an Investment Executive with PrimeVest Financial Services located at Union Bank, I can make recommendations based on your situation that may help you gain more control of your investments while potentially reducing the amount of taxes you pay.

I'm committed to helping you pursue your goals and make your financial future easier. To set up an appointment please call 616-374-1530 or toll-free at 1-800-974-3273 ext. 318.

Sincerely,

David F. White
Investment Executive

PrimeVest Financial Services does not provide tax advice. For complete details, consult with your tax advisor.

* Income may be subject to federal alternative minimum tax and state or local taxes.

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