

UNION BANK

News

UNDERSTANDING YOUR NEEDS SINCE 1934



FROM THE PRESIDENT

We've just completed a busy summer – it was good to see everyone at all the local events! Between parades, drive-in movies, fun days and football tailgates, it was definitely a fun-filled summer.

Heading into the fall and winter, we continue our commitment to community support. New products launched this year have proven very beneficial to UB customers. Our cash-back Dime-a-Time debit cards have deposited almost \$11,000 into customers' checking accounts. Our e-Statements program has been well-received and has increased security and convenience for numerous account holders. Union Business Solutions makes running a business much easier for our commercial customers as it 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, 401(k) administration, and even liability and commercial insurance.

The last year has seen major changes in our business markets. With big banks cutting back on their lending, community banks have been presented with new opportunities as customers bring their deposits home to local banks. Union Bank itself has experienced a significant growth in deposits. It's gratifying to see our customers banking locally at Union Bank. We are here to lend money in our communities. With our low loan rates and local decision-making, we can make it easier and more convenient for our customers.

Please keep in mind that all customers now enjoy increased FDIC coverage. Non-interest bearing deposits have unlimited coverage and interest bearing deposits are insured up to \$250,000 per depositor, which gives our customers confidence that their funds are safe at Union Bank.

This will be our last quarterly/printed newsletter. As more customers sign up for e-Statements, fewer newsletters can be delivered with mailed statements, so we will be transitioning more

of our communications to electronic methods, such as e-mail and our website (www.ubmich.com). These methods are more immediate, cost-effective and environmentally friendly, so watch our website in the coming months for more developments.

I am proud to say that Union Bank is making a difference in our communities, keeping everyone safe and sound. Thank you for your continued support and especially for banking at Union Bank!

Sincerely,
Cortney Collison
President



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.

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(800) 974-3273

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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



DATES TO REMEMBER:

November 26 - Thanksgiving Day - Closed • **December 24 - Christmas Eve - Closed at noon**

December 25 - Christmas Day - Closed • **December 26 - Closed**

December 31 - New Year's Eve - Closed at noon • **January 1 - New Year's Day - Closed** • **January 2 - Open**

CLASS ACT

Oct. / Nov. / Dec. 2009

Staying close to home and going back to basics is my mantra this winter. Playing cards and bowling are two things that I grew up watching my family do when I was young. I saw how to treat guests and how to act as a guest. I experienced lots of new ideas – like shoving peanuts into a glass bottle of RC Cola, trying out the new taste down at the Lakeview Lanes back in the 60's and that you could order out to get pizza (at The Swamp Bar). That was OK, but not as fun as making your own. If you are from Lake Odessa, you might remember those places and things. Lakeview Lanes is still around but not The Swamp Bar – just a reminder that time changes some things.

We had a nice turn out for the Class Act picnic at the Lakeview Lanes in Lake Odessa this past September. We all enjoyed a great burger with all the trimmings, a variety of sides, a drink and bowling – all for \$3.50. We would like to continue this event once a month. We will start with the first Thursday on the month EXCEPT for the month of October. This newsletter would have not gotten to you in time so we will plan the October monthly Eat & Bowl event for October 15th. Gathering time is noon at the Lakeview Lanes in Lake Odessa. Please RSVP for Eat & Bowl by Tuesday October 13th. The following months will then be the 1st Thursday of the month, so please always RSVP the Tuesday before the event so we have enough burgers for everyone.

CARD PARTIES are also some thing I would like to start up in the **NEW YEAR**. Let me know if you would like to play cards in your local area at your local branch or drive over and visit Lake Odessa to play. The last Wednesday of the month could be a tentative date to start playing cards at the main office of Union Bank on Fourth Ave. in Lake Odessa. We can start off with the old stand bys - Euchre, Skip-Bo, Hearts, and Cribbage or try a new game that you might be willing to learn. Please let your local branches know if you want to drive over to Lake Odessa or stay at your local office to play cards. We have great donuts to tempt you to come over.

We will let the *Movie Day go in the archives as Been There Done That* for awhile. My last time over for Movie Day will be October 29th at 9:30 am. The Travelogue will continue on every Thursday at 9:30 at the Ionia Theater. I hope to see you there my last two times.

Guten Tag und Auf Weidersehen might be two words in your vocabulary next year if you sign up for **BAVARIA AND OBERAMMERGAU'S PASSION PLAY TOUR**. Priced to get you to this celebrated, every 10-year event and not break your budget. Departure is July 31, 2010 from Grand Rapids, MI. Tour price is \$3,799.00 per person double. Book soon to lower your price per person by \$100. The first payment of \$1,500.00 is due November 30, 2009. Brochures will be at your local branches soon for this 8 day stay in Munich. Remember, call me if you are planning a trip. You might be pleasantly surprised at the great customer service you will receive from Union Bank and our tour representative.

CHRISTMAS TIME

It is that time of the year to start planning for Christmas parties. The Union Bank Class Act party will be on December 17, 2009, at noon at the Lakewood United Methodist Church on M-50. Union Bank will again be providing the Christmas dinner for our Class Act customers. Please come and enjoy a few hours with your Class Act friends. We will have entertainment this year of a different sort... No, I am not singing. Please RSVP by December 15. (No gift exchange.)

Hope your Holidays are Classy,
Robin Michalski

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

Keeping your financial goals on track:

Even if you already have life insurance, when is the last time you thought about it? It's a good idea to re-examine the protection offered by your current life insurance plan. Ask yourself these questions:

- Have you had a change in income, financial responsibilities or goals?
- Has your family changed in make-up or size?
- Have you purchased a new home or business?
- Are you providing greater financial help to aging parents or other relatives?
- Has your current coverage kept up with the effect of inflation?

Your current policy may or may not have you adequately insured. Why not stop in for a free check-up? Give Investment Executive, Dave White a call at 616-374-1530 for information that can help you protect the assets you have worked hard to achieve, and the people who are important to you.

The cost and availability of life insurance depends on factors such as age, health, and the type and amount of insurance purchased. Before implementing a strategy involving life insurance, it would be prudent to make sure that you are insurable by having the policy approved. As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. In addition, if a policy is surrendered prematurely, there may be surrender charges and income tax implications.

David F. White
Investment Executive

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**UNION
INVESTMENT
SOLUTIONS**