



Summer Newsletter

% Dividend News

Dividends Declared 06/30/2018

Regular & Club Account Rates

Average Daily Balance

\$ 0.1 -- \$1,000.00	0.00%	0.00%APY
\$1,000.01 -- \$20,000.00	0.05%	0.05%APY
\$20,000.01 -- \$50,000.00	0.10%	0.10%APY
\$50,000.01 and Up	0.20%	0.20%APY

Kirby Kangaroo Kids Savings Club

Average Daily Balance

\$25.00 and up	.20%	.20%APY
----------------	------	---------

Senior Checking Account Rates

Average Daily Balance

\$ 0.00 — \$1,499.99	.00%	.00%APY
\$1,500.00 and up	.50%	.50%APY

Money Market Account Rates

Average Daily Balance

\$ 0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00 — \$50,000.00	0.80%	0.80%APY
\$50,000.01 — \$100,000.00	0.90%	0.90%APY
\$100,000.01 and Up	1.00%	1.00%APY

Individual Retirement Account (Traditional)

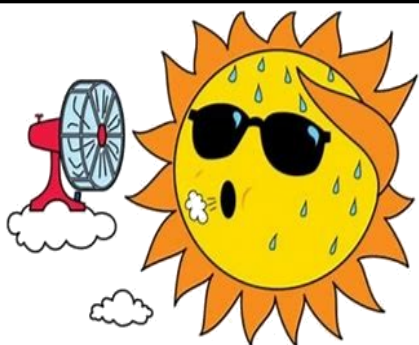
Average Daily Balance

\$0.00 — \$249.99	0.00%	0.00%APY
\$250.00 and Up	0.65%	0.65%APY

Share Certificates aka Certificates of Deposit

Average Daily Balance — Minimum to Open \$1,000.00

3 months	0.70%	0.70%APY
6 months	0.80%	0.80%APY
12 months	1.45%	1.45%APY
2 years	1.65%	1.65%APY



It's summertime and U-1st Community Federal Credit Union is offering **1.00%APR* OFF** all of our loan rates for every day the temperature reaches 100° throughout the summer months.

Whether your summer plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure U-1st Community Federal Credit Union is your one place to stop for low rate financing on Cars, Trucks, RVs, ATVs, Boats, Motorcycles, Vacation loans or if you just need money to fix up your home this summer, we've got money to lend.

So before the summer melts away, make the most of it with a loan from your credit union. Simply stop by 601 N Canal to apply, it's as simple as that.

AND all approved members will be provided a membership certificate for each of their children. So stay calm and collected with our super-cool, low loan rates when the scorching summer temps reach their max. *OAC- Certain Terms & Conditions and Floor loan rates apply. **Not applicable for Quick Loans
NEW MONEY ONLY—CANNOT REFI CURRENT CU LOAN



Drive into summer with a
low rate **VEHICLE LOAN**

Due to the Credit Union upgrading our data processing system, it has been brought to our attention that our old system was not properly tracking Regulation D requirements for certain accounts. So therefore going forward, for the purpose of Regulation D (Reg D), "Savings Accounts" are defined as those where the member may, at any time, be required by a Credit Union to give a written notice of an intention to withdraw funds. Regular share accounts and money market accounts are included in the definition of a savings account. Regulation D imposes a **six transfer/withdraws limit** on savings accounts, which includes the following types of transactions:

Preauthorized or automatic withdrawals.

Telephone transfers; or

Transfers initiated by a personal computer to another account at the same Credit Union or to a third party during a calendar month or statement cycle.

Simple "Rule of Thumb": If a member does not authorize a transaction in person at the Credit Union, it must be counted as a Reg D Transaction and applicable fees will apply.

Regulation D Reserve Requirement Chart:

Holiday Closings



Labor Day September 3, 2018

Columbus Day October 8, 2018

e-Step
on over to our many
online services

We've got
A+
rates for

Back To School Loans

Summer vacations are meant to give you a chance to relax and recharge your batteries, enabling you to be more productive when you're back on the job. So don't negate those benefits by stressing out about having enough money in your pocket to do fun things with your family and friends. Instead, ask us if you can take a short vacation from your loan payment through the credit union's Skip A Payment program. With Skip A Payment, members in good standing can elect to defer *either their July or August* monthly payment on a qualified loans. To find out more about how you can take advantage of Skip A Payment, call on your credit union. Then relax, recharge and restore this summer knowing your loan payment is on vacation, too.

Have Extra Cash
this Summer with

SKIP A PAYMENT

