



Fall Newsletter

September 2019

U-1ST COMMUNITY FEDERAL CREDIT UNION

Thank You Volunteers

"One of the greatest gifts you can give is your time."

At U-1st Community Federal Credit Union we realize the truth in this sentiment when we reflect on the important role of our volunteers. Without the hard work of these dedicated men and women, our co-op would not be the successful financial institution that we have all come to know and love.

Whether fulfilling roles on the Board of Directors, Supervisory Committee or elsewhere within U-1st Community FCU all of our volunteers are vital and invaluable. Despite being busy with their own lives and families, our volunteers give their time, knowledge, and skills to maintain the quality of our credit union, in turn bettering the lives of our members and furthering the global credit union movement. Please take this opportunity to help us thank our volunteers for their loyalty to U-1st Community FCU and their commitment to our community. To our volunteers: your time is our greatest gift, and we thank you for giving it so freely - continue the wonderful work!

What Is A Secured Credit Card?



Credit cards aren't just good for getting credit; they're good for establishing and maintaining a good credit history. A Share Secured Credit Card is the perfect card for starting or rebuilding your credit.

It is a real credit card that actually helps you build or improve your credit score. Unlike prepaid cards, secured credit cards give you a credit line, and your payment activity will be reported to the major consumer reporting agencies.

Getting a Secured Credit Card is easy! Funds you deposit at the credit union are used as collateral for the credit card. And, you use the card like any credit card. Call or stop by *your* credit union for more information. Let *us* help you start your credit history or rebuild your credit with a Secured Credit Card.

Get Your Holiday Help At The Credit Union

'Tis the season for decking the halls, spreading goodwill, and being of good cheer. But, it's also the season that can put a strain on your budget. If you need a little seasonal help, see the credit union for your Holiday Loan. A Holiday Loan can actually save you money. That's because if you use the loan for your holiday expenses instead of a credit card, you'll likely spend less. That's because when people pay with plastic they tend to overspend. Paying with cash instead often acts like a speed governor helping you slow your spending. Then comes January 2020, you won't have sticker shock when you open your credit card statement. So see the credit union for a low-rate Holiday Loan, and enjoy the season knowing you've got those extra expenses covered.





**601 N. Canal Street
Carlsbad, NM 88220**

(575) 887-1785 or (575) 887-0098

TOLL FREE 1-800-377-6808

FAX#(575) 887-7220

Office Hours

Lobby: Monday—Friday
9:00 AM—5:30 PM

Drive-thru: Monday — Friday
8:30 AM — 5:30 PM

Saturday Drive-thru 9:00 AM to Noon

Email: ulstcommfcu@pvtm.net

Website: www.ulstcommfcu.net

Sweeten Your Holiday: Sign Up For Skip-A-Pay

Here's a sweet treat for the holidays: Members in good standing with a qualified loan may choose to skip either their November, December or January loan payment! So what will it be: a memorable family celebration, a holiday weekend getaway, or that special gift your loved one has been yearning for? Skip-a-pay is fast and easy. Simply contact the credit union to sign a brief form. Then enjoy your holidays with a little extra jingle in your pocket. And from all of us at the credit union, have a safe and happy holiday and a productive 2020.



Declared for period ending 09/30/2019

Regular & Club Account Rates

Average Daily Balance

\$.01—\$1,000.00	0.00%	0.00%APY
\$1,000.00—\$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

Elly the Elephant Kids Savings Club

Average Daily Balance

\$25.00 and up	.68%	.68%APY
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Senior Checking Account Rates

Average Daily Balance

\$ 0.00 — \$1,499.99	0.00%	0.00%APY
\$1,500.00 and up	0.50%	0.50%APY

Money Market Account Rates

Average Daily Balance

\$ 0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00 — \$19,999.99	0.70%	0.70%APY
\$20,000.00 — \$74,999.99	0.80%	0.80%APY
\$75,000.00 and Up	0.90%	0.90%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%	1.46%APY
2 years	1.65%	1.66%APY

Your CU Is At Your Fingertips With Our Online Branch

Want to see if a check has cleared or what your checking account balance is? Transfer some funds? Make a loan payment? Now in a matter of a few taps, clicks, and keystrokes you can make a virtual trip to the credit union, and you can do it anytime you're online - 24/7/365. No worries about rushing out the door before our doors close or making a special trip to the credit union. Of course, we are always happy to see you, but we know that our hours don't always match up with your schedule and that driving to the credit union is just one more thing in your busy day.

So if you haven't signed up yet, what are you waiting for? If you need help, drop by the credit union and we'll have you connected in no time. You'll soon wonder how you ever lived without the convenience of our Online Branch.

**Our online branch
is right at your
fingertips**

