



# Winter Newsletter

*Thank You for being a*  
**MEMBER**

While you may think of the credit union as just the place you do your banking, your credit union is actually a not-for-profit financial cooperative. That means you're not just a customer: You're a member-owner. You belong here! Member-owners are the only reason the credit union exists, and we thank you for your membership. We're people-driven, not profit-driven, and that means any profits are not lining the pockets of a few stockholders. Instead, profits are used to help you - lower rates on loans, competitive rates on savings, and improved services. We appreciate your membership and hope that you take full advantage of all the benefits of belonging. And the more you participate, the greater the benefit. So don't miss out. Visit us on our website at [www.u1stcommfcu.net](http://www.u1stcommfcu.net) or give us a call, or stop by an office today.

Credit Card \$4,850 Bill 475.0 Vehicle Loan \$9,495  
**CONSOLIDATE** **YOUR DEBT**  
into one monthly **LOAN** payment

## Need a fresh start to 2020?

A Debt Consolidation loan from your credit union can help make that happen. With a Debt Consolidation Loan, you can not only pay off higher interest rate debt - saving you money, but also simplify your life - saving your sanity. Now instead of juggling minimum payments on all of your credit card or other bills, you can make one loan payment. And when you sign up for an automatic transfer from your paycheck or other deposit, you can set it and forget it. Those timely payments will likely benefit your credit score as well. So gather all those credit card statements and any past-due bills, and apply for a Debt Consolidation Loan with the credit union.



Being that it's Tax Time, we thought you should know that it is the responsibility of each member to obtain their proper Routing and/or Account Number for electronic transactions such as Tax Refund checks, Social Security Checks and even Payroll Checks.

If you do not obtain your correct information from our staff, the transaction cannot be processed through our system properly. This means that your deposit/refund will be returned and no funds will be available to you and your check will then be sent to you in the mail, probably several weeks later. Please ensure that you have taken the necessary steps so that you will not have to experience any inconvenience by not receiving your funds when expected.

## You've got questions. Your credit union's website has answers.

Whether you need to check out our loan or share rates, confirm our routing Number or find our office and holiday hours, it's as simple as visiting our website. Our website [www.u1stcommfcu.net](http://www.u1stcommfcu.net) can provide you with nearly any information you may need, but if you can't locate what you're looking for, just give us a call! Visiting our website is also one of the best ways to learn about all of the products and services the credit union offers to help you reach your financial goals. So stop by often, any time day or night.



## We Have The Key To Your New Ride

Whether you are just starting to browse auto dealer sites and the classifieds or are out there kicking the tires, we have the key to your new ride. When you come to the credit union to get your pre-approved vehicle loan, you eliminate one of the uncertainties of the buying process. You're free to shop around as though you were a cash buyer because once you're approved we will have you Pick A Key that will help lower your loan that will assist you in your buying process.

You're not limited to any certain make or model that's eligible for the dealer's "special" financing. Often these are the vehicles that are not selling well, and while one of them may be what you are looking for in an auto, why limit your options?

It's best to keep how you will pay for any vehicle you're interested in under your hat, however. Financing is a profit center for dealers and if you indicate you have already taken care of your loan, the dealer may try to make up any lost income somewhere else in the negotiation. Our vehicle loan rates are great and with an added bonus of reducing your rate even more your buying power will be through the roof.

So whether you're shopping for a new car, or one that's new to you, see your credit union first.



## Join Us At The Annual Meeting



Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of U-1st Community FCU, you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to express your concerns, ask questions, and exercise your right to vote. Plus, get an update on the current state of the credit union while connecting with CU leaders and meeting other members of the credit union community.

At the 2020 meeting, credit union management and elected officials will share information and news about the credit union's current financial status, products and services, achievements and endeavors over the past year, and goals for the future. You'll have the chance to cast your vote in the election of incoming credit union officers. Please mark your calendars and join us for this informative evening on **Saturday, February 22, 2019, at 1:45 PM** to be held at the **Pizza Inn 1210 W Pierce Street** Carlsbad, NM. We hope you are able to attend.

### **Dividends Declared for 12/31/2019**

#### Regular & Special Club Account

##### *Average Daily Balance*

\$.01 — \$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-\$250,000.00	0.20%	0.20%APY
\$250,000.01 and up	0.00%	0.00%APY

#### Elly the Elephant Kids Savings Account

##### *Average Daily Balance*

\$25.00 And Up	0.68%	0.68%APY
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Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**

## **Savings RATES%**

#### Senior Checking Account

##### *Average Daily Balance*

\$0.00 — \$1,499.00	0.00%	0.00%APY
\$1,500.00 And Over	0.50%	0.50%APY

#### Money Market Account

##### *Average Daily Balance*

\$0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00-\$50,000.00	0.30%	0.30%APY
\$50,000.00-\$100,000.00	0.40%	0.40%APY
\$100,000.01-\$250,000.00	0.50%	0.50%APY
\$250,000.01 And Up	0.00%	0.00%APY

#### Individual Retirement Acct

##### *Average Daily Balance*

\$0.00-\$249.99	0.00%	0.00%APY
\$250.00 And Up	0.50%	0.50%APY

#### Share Certificates

##### *Average Daily Balance*

Minimum to Deposit \$1,000.00

3 Months	0.55%	0.55%APY
6 Months	0.80%	0.80%APY
1 Year	1.45%	1.46%APY
18 Months	1.65%	1.66%APY
24 Months	1.85%	1.86%APY
36 Month	2.10%	2.12%APY