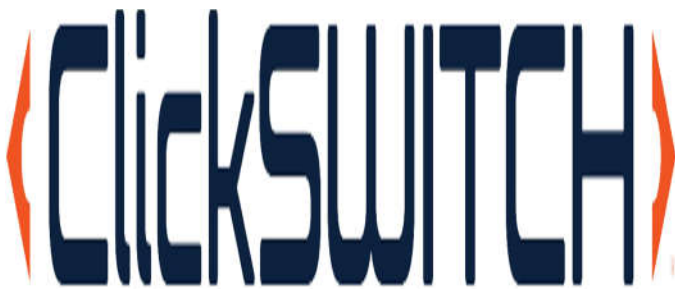




September 2020 U-1ST COMMUNITY FEDERAL CREDIT

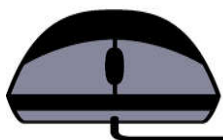
Here's The
Latest



Our **New Product** now solves the problem of switching your direct deposits and electronic payments from another Financial Institution to your account with U-1st Community FCU easy-peasy



**Credit Union
Payment Portal**
Make your loan
payments **24/7** with
ACH or Debit Card



Check Out Our
WEBSITE

What **Holidays** does the Credit Union observe?
What is the Credit Union Paying in **Dividends**?
What does the Credit Union **Finance**?
What are our **Hours of Operation**?
What current **Loan Promotions** do we have?
What is our **Privacy Policy**?
All this and more can be answered on our website, Simply by visiting us on the web at www.u1stcommfcu.net



Dividend NEWS

Declared for period ending 09/30/2020

Regular & Club Account Rates

Average Daily Balance

\$01.—\$25.00	0.00%	0.00%APY
\$25.01-\$250,000.00	0.10%	0.10%APY
\$250,000.01 and Up	0.00%	0.00%APY

Elly the Elephant Kids Savings Club

Average Daily Balance

\$25.00 -\$250,000.00	0.68%	0.68%APY
\$250,000.01 and Up	0.00%	0.00%APY

Senior Checking Account Rates

Average Daily Balance

\$ 0.00 — \$1,499.99	0.00%	0.00%APY
\$1,500.00—\$250,000.00	0.50%	0.50%APY
\$250,000.01 and Up	0.00%	0.00%APY

Individual Retirement Account (Traditional)

Average Daily Balance

\$0.00 — \$249.99	0.00%	0.00%APY
\$250.00 - \$250,000.00	0.10%	0.10%APY
\$250,000.01 and Up	0.00%	0.00%APY

Money Market Account Rates

Average Daily Balance

\$ 0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00 — \$50,000.00	0.20%	0.20%APY
\$50,000.01 — \$100,000.00	0.30%	0.30%APY
\$100,000.01 -\$250,000.00	0.40%	0.40%APY

Share Certificates aka Certificates of Deposit

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

6 months	0.35%	0.35%APY
12 months	0.50%	0.50%APY
18 months	0.65%	0.65%APY
2 years	0.80%	0.80%APY
3 years	0.90%	0.90%APY



Building
Financial
Relationships



Now, more than ever, it is important to look out for our family, friends, and fellow humans. As a credit union member, you are part of a special network, and you have the power to help others in a unique way.

For decades, credit unions have been governed by the motto of "People Helping People" through affordable, quality financial tools and resources. Member referrals have always been a driving force behind credit union growth and helping others benefit from their offerings. Why not take part in helping your fellow citizens while also advancing the credit union movement?

By referring a friend to U-1st Community FCU, you are passing along a wealth of financial benefits, including:

- * Lifelong access to affordable financial products
- * Better rates on loans
- * Higher yields on savings
- * Lower fees on transactions
- * Superior member service
- * Educational resources
- * Access to affordable Auto, Home & Life Insurance
- * And so much more!

A credit union is more than just a place to put your money - they are a trusted partner who wants to help you realize your dreams. They are community members, they are neighbors, they are people - "People Helping People." Join the movement and refer a friend today. Visit www.u1stcommfcu.net, call 575-887-1785 or stop by 601 N Canal Street Carlsbad, NM 88220

Enjoy this season more with a

HOLIDAY LOAN

