

Spring Newsletter



Spring is in the air. Time to wash away winter's grime. It's also a good chance to put your finances back on track. Here are five steps you can take to help ensure a brighter financial future:

1. Clean out your financial files. Generally, you can toss tax returns older than seven years. Be sure to shred documents with sensitive information.
2. Check your wallet as well. Leave your social security card in a safe place at home. Photo copy your credit cards and safeguard that information. If the cards are lost or stolen, you'll have all your account information at the ready.
3. If you haven't filed your 2020 taxes, make it a top priority. The longer you delay the inevitable, the chances of tax identity fraud increase. If you are getting a refund, use it to pay down debt or earmark it in a special savings account at the credit union for a future goal. If you owe, see the credit union for a loan.
4. Review your credit reports. A free copy from each of the three credit reporting agencies is available annually.
5. Dust off your budget. Review your spending and saving habits to make sure they are in line with your goals. If you're not saving enough, sign up for payroll deduction or automatic transfers to your credit union Share Savings Account. Set up automatic payments so you don't miss a bill.



(575) 887-1785

601 N. Canal St. Carlsbad, NM 88220

Spring LOAN SALE



LIMITED TIME ONLY

1.79%

APR*

ON NEW VEHICLES



1.99%

ON LATE
MODEL USED
VEHICLES* APR = Annual Percentage Rate. On approved credit. Used models are 2019-2021 models with 7,500-50,000 miles. Current and/or Existing Loans with U-1st CFCU cannot be refinanced to obtain these rates and that this is NEW MONEY ONLY



RATES

**Dividends
Declared**
03/31/2021

Regular & Club Account Rates

Average Daily Balance

\$ 01.—\$1,000.00	0.00%	0.00%APY
\$1,000..01 — \$250,000.00	0.10%	0.10%APY
\$250,000..01 and Up	0.00%	0.00%APY

Elly the Elephant Kids Savings Account

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 — \$250,000.01	0.50%	0.50%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	0.15%	0.15%APY
\$50,000.01 — \$100,000.00	0.25%	0.25%APY
\$100,000.01 — \$250,000.00	0.35%	0.35%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

Share Certificates aka Certificates of Deposit

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

6 months	0.25%	0.25%APY
12 months	0.30%	0.30%APY
18 months	0.45%	0.45%APY
2 years	0.50%	0.50%APY
3 years	0.70%	0.70%APY

Maximum Amount \$250,000.00

Reactivate and refresh your

DORMANT ACCOUNTS

It has been a tough year. For many of us, this spring is a chance for new beginnings - a time to refresh and reset. Your finances are a good place to start. For example, if you have an old account at

U-1st Community FCU, now would be the perfect time to assess the status and determine your course of action. Dormant accounts, or those inactive for over a year, can end up costing members money in the form of monthly maintenance fees. Fortunately, you can make that old account new again.

By reactivating your dormant U-1st Community FCU Account, you're opening the door to valuable financial resources and new beginnings. It's easy to update and activate your account by following a few simple steps:

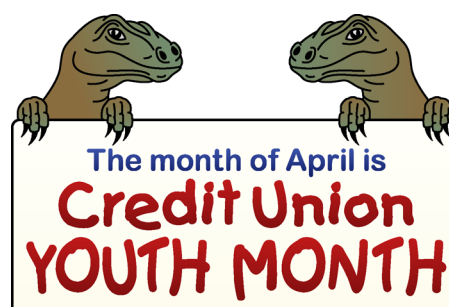
1. Make a deposit into your Primary Share (Savings) Account
2. Make a withdrawal from your Primary Share (Savings) Account
3. Authorize Direct Deposit from external sources such as payroll or social security
4. Members can also come down and make these transactions at our main office at 601 N Canal Street

A world of quality financial products, services, and tools are right at your fingertips. Reactivate

When you hear the word "extinction," you most likely think dinosaurs! About 66 million years ago, a mass extinction event did wipe out many dinosaurs. But did you know that not all dinosaurs are extinct?

Many scientists believe that all birds are descended from a branch of dinosaurs called theropods. Birds were able to adapt and to survive, and live among us today.

When it comes to your money, you'll want to be like the theropods. If you are a credit union saver, your savings will never go extinct. That's the theme of 2021's National Credit Union Youth Month. Celebrated each April, National Credit Union Youth Month is a great time to start saving, or to add to your nest egg. Saving money now means you will have money for the things you want to buy in the future. Contact the credit union to find out how getting into the saving habit now is one of the best ways to keep your money from becoming extinct.



Your Credit Union
We're just a CLICK away