



# Fall Newsletter

September 2021

U-1ST COMMUNITY FEDERAL CREDIT UNION

 U-1st Community Federal Credit Union  
Where We Put YOU First!

IS YOUR CREDIT SCORE BETWEEN 550-699?

## REFI RUCKUS

WITH CASH BACK



# 6.99%

APR\*\*

ON NEW VEHICLES



# 8.48%

APR\*\* USED\* VEHICLES

Refinance your HIGH RATE Auto Loan from Another Lender with our credit union for better, lower rates. We even offer Refi Ruckus to U-1st CFCU members that already have their auto loans with us and if they meet a certain equity minimum and utilize that equity for purposes such as Consolidation, Vacation, Home Remodel, Christmas, etc. We also seek to help those looking to purchase by offering Refi Ruckus on new/used purchases as well. Everyone wins!

What's so special about Refi Ruckus?  
Refi Ruckus not only provides low auto rates, but it also includes CASH BACK. With this year's Refi Ruckus, approved applicants will be able to receive New Auto Rate at 6.99%APR\*\* and Used\* Auto Rate at 8.48%APR\*\* AND up to \$200 cash back with each deal!

\*Models 2016 or Newer \*\*APR = Annual Percentage Rate. This Promotion is for Applicants who have credit score between 699-550

## PUNT YOUR FIRST PAYMENT!

BEAT YOUR CURRENT AUTO LOAN RATE BY 2%!

NEW VEHICLES	CAMPAIGN STARTS	USED VEHICLES
<b>1.99%</b> APR*	10/01/21	<b>2.99%</b> APR*

REFINANCE OR NEW PURCHASE!



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\*APR = Annual Percentage Rate. Approved applicants (Excludes current U-1st CFCU Loans-NEW MONEY ONLY) will have the option to "punt" their first payment for 90 days. Applicants must have a 700 or better credit score. Vector artwork courtesy of Vectorty.

## Forgotten Accounts: Make A Transaction Today!

Your credit union understands account(s) go unused for different reasons. Maybe you have moved or you may have simply forgotten you had an account with us. When an account goes dormant (no withdrawals or deposits) for over a year, it is classified as a Dormant Account. Fees on the account(s) will be assessed after 12 months of inactivity. This fee will continue monthly until the balance in the account is zero and the account is closed, or the account has been reactivated. If after three years there is still a balance, the money remaining will be escheated to the state. It's easy to avoid a dormant account and the related fees. Just make a deposit to the account, a withdrawal from the account, or transfer funds to or from the account at least once a year. Avoid becoming dormant; make your transaction today to keep your account active.





**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: [u1stcommfcu@pvt.net](mailto:u1stcommfcu@pvt.net)

Website: [www.u1stcommfcu.net](http://www.u1stcommfcu.net)

If you're looking to put some magic in your holidays see your credit union for a holiday loan. A U-1st Community FCU Holiday loan can help make the Ghost of Christmas past disappear. That's because it's easy to be tempted to use your credit cards to pay for the extra expenses associated with the holidays, only to regret it when the payments come due in January 2022. Instead contact your credit union to apply for a Holiday Loan. A U-1st Community FCU Holiday Loan can help you celebrate the season at the same time you stick with your spending plan.

Have yourself a magical  
**HOLIDAY**  
with a low-rate loan from your CU

# Dividend % NEWS

## 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

**Declared for period ending 09/30/2021**

## 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

## 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

## Share Certificates aka Certificates of Deposit

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

6 months	0.30%	0.30%APY
12 months	0.35%	0.35%APY
2 years	0.40%	0.40%APY
3 years	0.50%	0.50%APY

Maximum Amount \$250,000.00

# Thank You Volunteers



U-1st Community FCU's volunteers are an integral part of our credit union community, and our success as a financial co-op. The credit union that we, as members, trust and rely upon exists in large part due to the hard work and commitment of everyday people who give their time freely to forward our mission.

Our volunteers fulfill a number of integral roles, including but not limited to:

- \* Board of Directors
- \* Supervisory Committee

Each of these positions play an important role in the function of our credit union. Although busy working and raising families, these dedicated individuals have made it a priority to lend their expertise and know-how to the development and progress of the CU and the global credit union movement.

Join us in thanking our volunteers for their time, energy, and steadfast support of our credit union family. And to our volunteers, please accept our gratitude and appreciation for a job well done and for your continued efforts!