



# Spring Newsletter

## Dividend NEWS



### Anticipated Dividends 03/31/2022

#### REGULAR & SPECIAL (CLUB) SHARE ACCOUNT

Average Daily Balance			
\$ 0.1 -- \$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

#### FRESH START SAVINGS ACCOUNT

Average Daily Balance			
\$200.00 — \$250,000.00	0.00%	0.00%	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	0.25%	0.25%	APY
\$250,000.01 and Up	0.00%	0.00%	APY

#### FUTURE INVESTORS SAVINGS ACCOUNT

Average Daily Balance			
\$25.00 and \$250,000.00	0.25%	0.25%	APY
\$250,000.01 and Up	0.00%	0.00%	APY

#### SENIOR CHECKING ACCOUNT

Average Daily Balance			
\$ 0.00 -- \$1,499.99	0.00%	0.00%	APY
\$1,500.00 - \$250,000.00	0.25%	0.25%	APY
\$250,000.01 and UP	0.00%	0.00%	APY

#### MONEY MARKET ACCOUNT

Average Daily Balance Minimum to Open			
\$ 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

Average Daily Balance			
Minimum to Open			
\$ 0.00 -- \$249.99	0.00%	0.00%	APY
\$250.00 AND UP	0.10%	0.10%	APY
\$250,000.01 and up	0.00%	0.00%	APY

#### SHARE CERTIFICATES aka Certificates of Deposit

Minimum to Deposit \$1,000.00			
Six (6) Mos.	0.55%	0.55%	APY
One (1) Year	0.60%	0.60%	APY
18 Months	0.65%	0.65%	APY
Two (2) Years	0.75%	0.75%	APY
Three (3) Years	0.85%	0.85%	APY
Maximum amount accepted \$250,000.00			

## Media Release

5-Star U-1st Community F.C.U.  
People Helping People



Carlsbad, NM - March 2022: U-1st Community F.C.U., Carlsbad, New Mexico has once again earned a top (5-Star) rating from BauerFinancial, Inc., the Nation's Premier Credit Union and Bank Rating Firm. Banking on its membership while its members bank with it, has been a winning combination for U-1st Community F.C.U. Working together towards common goals and interests has allowed U-1st Community F.C.U. to continuously earn a recommended (5-Star or 4-Star) rating for 59 quarters.

To earn Bauer's recommendation, U-1st Community F.C.U. excelled under an in-depth, independent analysis of its financial condition. And, U-1st Community F.C.U. has done so continuously for 14 years.

"Everything is easier when you love what you do and take a personal interest in the people you do it for. That is clearly the case with U-1st Community F.C.U.," commends Karen Dorway, president of BauerFinancial. "They take the credit union philosophy of 'people helping people' to heart. Doing so has come back around and made the credit union an overall success."

Since its inception in 1955, U-1st Community F.C.U. has been a source of strength and stability for its membership. In its 67 years, U-1st Community F.C.U. has never lost sight of its purpose of providing personalized member solutions. Its friendly and caring staff is always happy to help, whether in person, by phone or on its website: [ulstcommfcu.net](http://ulstcommfcu.net).

U-1st Community F.C.U.: "Where We Put YOU First!"

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at [bauerfinancial.com](http://bauerfinancial.com).

# WAKEUP those Dormant Accounts

## Stop by and visit our WEBSITE

When you need information about the credit union you're just a few clicks and keystrokes away. You can visit our website to find the current rates on loans, share savings and share certificates, the latest news on any special offers, our routing number, hours of operation, scheduled holidays and much more. And you can do it on your schedule, not ours. No need to wait for office hours to find out answers to many frequently asked questions. We can be at your fingertips any time day or night and any day of the week. So even if it's 1:00 am on Sunday and you need the credit union's routing number or you're wanting to see what our current loan promotions are, scroll on over to our website to find what you need to know. [www.u1stcommfcu.net](http://www.u1stcommfcu.net)

 U-1<sup>st</sup> Community Federal Credit Union  
*Where We Put YOU First!*

# Pick Your Own Interest Rate!

FOR A LIMITED TIME,  
U-1 ST COMMUNITY FEDERAL CREDIT UNION  
IS LETTING YOU PICK YOUR OWN INTEREST RATE!



All you must do is apply for a loan and you'll get to pick an egg that will have either a set interest rate or a percentage off your applicable interest rate! \*

\*On approved credit - Certain terms & conditions apply



### TAKE THE NEXT STEP On Your Journey to Financial Wellness

Our financial health program includes free financial counseling from our partners at GreenPath Financial Wellness. We're here to help you take charge of your financial life.



877-337-3399  
[greenpath.com/wellness](http://greenpath.com/wellness)

# National Credit Union Youth Month

With U-1<sup>st</sup> Community Federal Credit Union

Free Kids Account for the entire month of April!!

CASH PRIZES JUST FOR OPENING AN ACCOUNT

ZOGO!!  
A free financial literacy app to teach children everything they need to know about finances!

Call (575) 887-1785 or Come by 601 N. Canal St. Carlsbad, NM 88220