



Winter Newsletter

Dealing with Debt? You're Not Alone!

At U-1st Community Federal Credit Union, we care about your well-being. With almost 80% of Americans dealing with debt, effective debt management is a critical component of meeting your financial goals.

Through our partnership with GreenPath Financial Wellness, we are able to provide access to free, personalized financial coaching. And if you have credit card debt or high interest rates, GreenPath's debt management services offer a convenient way to pay off your entire debt faster—while also saving money on interest and fees.

Get started by taking 3 simple steps:



1

Contact GreenPath

Call GreenPath Financial Wellness today: it's free, 100% confidential, and no pressure.



2

Talk to a Counselor

A financial coach will assess your situation and identify options to manage your debt.



3

Establish a Plan

We'll work with you to develop a personal plan to achieve your financial goals!



GreenPath has helped people just like you pay off millions of dollars in debt. Get started on the path to being debt-free today by calling **877-337-3399** or visiting them online at: www.greenpathref.com.



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 or give us a call, or stop by the office today.

Join Us At The Annual Meeting

Listen, learn, and be heard at this year's Annual Meeting.

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 2023 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 credit union officers.

Please mark your calendars and join us for this informative evening on **Saturday, Feb. 25, 2023**, beginning at **12:30 PM** to be held at the **Pizza Inn 1210 W Pierce Street** Carlsbad, NM. We hope you are able to attend.

Dividends Declared for 12/31/2022

Savings RATES

Regular & Club Account Rates

Average Daily Balance

| | | |
|----------------------------|-------|----------|
| \$ 01.—\$1,000.00 | 0.00% | 0.00%APY |
| \$1,000..01 — \$250,000.00 | 0.25% | 0.25%APY |
| \$250,000..01 and Up | 0.00% | 0.00%APY |

Elly the Elephant & Future Investors

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 |

Senior Checking Account Rates

Average Daily Balance

| | | |
|---------------------------|-------|----------|
| \$ 0.00 — \$1,499.99 | 0.00% | 0.00%APY |
| \$1,500.00 — \$250,000.01 | 0.25% | 0.25%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 | 0.65% | 0.65%APY |
| \$50,000.01 — \$100,000.00 | 0.85% | 0.85%APY |
| \$100,000.01 — \$250,000.00 | 1.00% | 1.00%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 | 0.15% | 0.15%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 | 2.50% | 2.52%APY |
| 1 year | 3.25% | 3.29%APY |
| 18 months | 3.35% | 3.39%APY |
| 2 years | 3.45% | 3.49%APY |
| 3 years | 3.50% | 3.55%APY |

Maximum Amount \$250,000.00

