

# U-1st Community Federal Credit Union



# Fall

September 2023

# Newsletter

## Our Loan Rates Are Falling!



New Car Rates as low as...

# 6.54%

Used Car Rates as low as...

# 6.99%



On Approved Credit—Certain Terms & Conditions Apply

What **Holidays** does the Credit Union observe?  
What is the Credit Union Paying in **Dividends**?  
Where can you go to make your CU **Loan Payments**?  
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](http://www.u1stcommfcu.net)



## Please Pass the Word

Do you know someone who could benefit from belonging to your credit union? Because you are a member of our credit union, members of your immediate family are also eligible to join. And chances are many of your friends and neighbors can participate in the benefits of belonging, too. Please pass the word about the credit union difference. As a financial cooperative, any profits don't land in the pockets of a few shareholders. Instead, they are returned to member/owners in the form of lower rates on loans, higher rates on savings, or improved services. The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union. They will thank you for it, and so will we!



**KEEP THE CIRCLE GROWING!**



You've heard the Carol, "It's the most wonderful time of the year." But if those extra holiday expenses are threatening your peace of mind, you may be thinking it's any thing but wonderful. If you need to stretch your dollars a little farther this year, check out the Holiday Skip-A-Payment at your credit union.

Qualified borrowers in good standing may be able to defer either their November, December or January payments on qualified loans this holiday season. Contact the credit union for all the details. With Skip-A-Payment, you can "Be of good cheer".

**Dividend NEWS**  
Dividends Declared 09/30/2023

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**

### Money Market Account Rates

#### *Average Daily Balance*

\$ 0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00 — \$50,000.00	0.50%	0.50%APY
\$50,000.01 — \$100,000.00	0.75%	0.75%APY
\$100,000.01 — \$250,000.00	1.00%	1.00%APY
\$250,000.01 and Up	0.00%	0.00%APY

### Regular & Club Account Rates

#### *Average Daily Balance*

\$ 01.—\$1,000.00	0.00%	0.00%APY
\$1,000.01 — \$250,000.00	0.15%	0.15%APY
\$250,000.01 and Up	0.00%	0.00%APY

### Elly the Elephant Kids Savings Account and Young Investors Account

#### *Average Daily Balance*

\$25.00—\$250,000.00	0.25%	0.25%APY
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### 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

### 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	0.75%	0.75%APY
12 months	1.75%	1.77%APY
2 years	1.95%	1.97%APY
3 years	2.00%	2.02%APY

Maximum Amount \$250,000.00