

# Winter Newsletter

*Thank You for being a*  
**MEMBER**

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](http://www.u1stcommfcu.net) or give us a call, or stop by the office today. We would love to see you!

## You've Got Questions. Your Credit Union's Website has answers.

Whether you need to check out our dividend rates, confirm our Routing Number, apply for a loan.

or to find out our regular and **holiday hours**, it's as simple as visiting our website. Our website [www.u1stcommfcu.net](http://www.u1stcommfcu.net) can provide you with nearly any information you may need, but if you can't locate what you're looking for, just give us a call!

Visiting our website is also one of the best ways to learn about all of the products and services the credit union has to offer. We want to help you reach your financial goals and there is no better way of doing that than becoming familiar with what your credit union can offer you. So stop by often, any time day or night.



**MAKING YOUR SEASON**  
*Merry & Bright*



## Holiday Loans

**BORROW UP TO \$3,000**

**FOR 24 MONTHS @**

**7.49%APR!\***

\*APR=ANNUAL PERCENTAGE RATE. ON APPROVED CREDIT. DECEMBER 1, 2023 - JANUARY 31, 2024.

# Join Us At This Years Annual Meeting

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

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 2024 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 meeting.

The meeting date, time and place unfortunately are yet to be scheduled at this time. Please contact the credit union for further updates.

We hope you are able to attend.

## Dividends Declared for December 31, 2023

### Regular & Special Club Account

*Average Daily Balance*

\$0.01 — \$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 & Young Investor

#### Savings Account

*Average Daily Balance*

\$25.00 - \$250,000.00	0.25%	0.25%APY
\$250,000.01 and over	0.00%	0.00%APY

#### Senior Checking Account

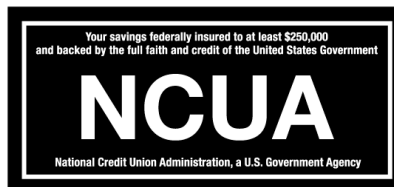
*Average Daily Balance*

\$0.00 — \$1,499.00	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*

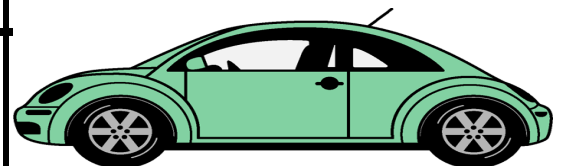
\$0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00-\$20,000.00	0.30%	0.30%APY
\$20,000.01-\$75,000.00	0.40%	0.40%APY
\$75,000.01-\$250,000.00	0.50%	0.50%APY
\$250,000.01 And Up	0.00%	0.00%APY



## Is Now The Right Time to Refinance My Vehicle and Lower My Payments?

You love your wheels. But your loan payments? Not so much! Maybe it's time to check out refinancing your vehicle at your credit union. Chances are we can lower your interest rate and reduce your payments.

We have terms to fit almost any budget. If you've had an unexpected hit to your budget most recently and need to lower monthly payments, we may be able to set you up with a longer term. Let us help you regain control of your finances. We have knowledgeable staff that can assist you in determining if it's a smart move to refinance as well as to give you options that you might not have gotten elsewhere.



Love your wheels but not the payments?  
Refinance your Vehicle Loan at the CU

### Individual Retirement Acct

*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

*Average Daily Balance*

Minimum to Deposit \$1,000.00

6 Months	0.75%	0.75%APY
1 Year	1.75%	1.77%APY
24 Months	1.95%	1.97%APY
36 Month	2.00%	2.02%APY