

# U-1st Community Federal Credit Union

Summer 2024



# Summer Newsletter

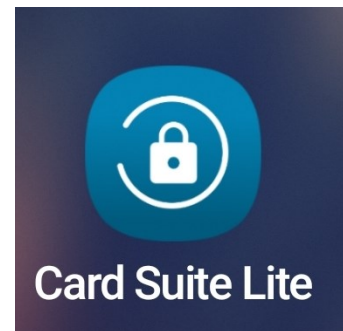


The doors to learning are always open which is why our Back-to-School loan of **\$2,500.00 for 24 months @ 8.29%APR\*** will help students learn and think outside the box, because curiosity rocks.

\*On Approved Credit-Certain Terms & Conditions Apply

## 2 NEW Valued-Added Services that benefit and protect our members wallet

Download this app to freeze and unfreeze your **Credit Union Debit Card** in the event your card is ever lost or stolen.



Download this app to freeze and unfreeze your **Credit Union VISA Credit Card** in the event your card is ever lost or stolen.



**SecurLOCK Equip**  
**FIS Payments**

## Skip A Payment: Save And De-stress This Summer



Summertime is all about relaxing and getting away from it all. Your credit union's Summer *Skip-a-Payment program* can help ensure that you and your family enjoy a fun-filled, carefree summer. This unique financing option lets you take a little break from your bills and use the extra cash elsewhere.

U-1st Community FCU is offering it's members the opportunity to Skip-a-Payment on either their July or August payment on one or more qualifying loans. Maybe you want to use the money from your loan payment to pay off higher rate debt, a family vacation, a home project like a new deck, camp for the kids, college prep, backyard and/or pool maintenance, or are higher utility bills killing your budget!

Regardless of how you use your newfound funds, our Summer Skip-a-Payment is an easy way to have some additional monthly income without having to complete a lot of paperwork. It gives you some breathing room to allow for savings, and limits the need to charge seasonal items to a credit card.

## How to reactivate your **DORMANT ACCOUNT**



Is your credit union account like the forgotten money stuffed into the pocket of your spring jacket? If so, it's time to call on us to find out easy ways to reactive it. For example, why not use automatic transfers to your Share Account to save money for a sunny day fund for that much needed vacation or a rainy day fund for those inevitable emergencies?

It's important to keep your accounts at the credit union and other financial institutions active because state law requires that after a certain time frame, the funds in dormant or abandoned accounts must be escheated.

Escheatment is the process by which unclaimed property is turned over to the state.

## Dividend NEWS



**Dividends Declared 06/30/2024**

### 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 & Young 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	1.00%	1.01%APY
\$50,000.01 — \$100,000.00	1.50%	1.52%APY
\$100,000.01 — \$250,000.00	1.75%	1.77%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	0.25%	0.25%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	2.75%	2.77%APY
12 months	4.25%	4.27%APY
18 months	3.75%	3.78%APY
2 years	2.15%	2.17%APY
3 years	2.25%	2.27%APY
<i>Maximum Amount \$250,000.00</i>		