



Spring Newsletter

As a valued member of U-1st Community Federal Credit Union, we want to thank you for your loyalty by offering you an exclusive loan opportunity with a fast and easy application process.

Bloom this season with our Spring Loan Promotion. Whether it's to replace or refinance your current vehicle, or for spring renovations, debt consolidation, vacation or simply extra cash, we've got you covered.

- **Fast approval process**
- **No early payoff penalty**



Easy, stress-free borrowing with loan rates as low as **5.29%APR*** on New and **5.49%APR** on Used Vehicles.
Unsecured Loan rates as low as **7.99%APR.**

Contact us today to learn more and take advantage of this limited-time offer!

*Federally insured by the NCUA. An Equal Opportunity Lender. Membership eligibility required. Visit www.u1stcommfcu.net for membership eligibility requirements. APR=Annual Percentage Rate effective as of 03/31/2025. All loans, terms and conditions are subject to credit approval. "As low As" assumes excellent credit history. Not all applicants will qualify for the lowest rate. All consumer loans are charged simple interest with no pre-payment penalty. Actual interest rate charged is based on credit history, age of vehicle and terms of the loan, which can only be determined upon receipt of application.



RATES

**Dividends
Declared**
03/31/2025

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 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

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%	2.78%APY
12 months	3.25%	3.28%APY
18 months	3.00%	3.03%APY
2 years	3.45%	3.49%APY
3 years	3.20%	3.24%APY

Maximum Amount \$250,000.00

Reactivate and refresh your

DORMANT ACCOUNTS

It has been a tough year financially for everyone. For many of us, this spring is a chance for new beginnings - a time to refresh and reset. Your finances are a good place to start. For example, if you have an old account at U-1st Community FCU, now would be the perfect time to assess the status and determine your course of action.

Dormant accounts, or those inactive for over a year, can end up costing members money in the form of monthly maintenance fees. Fortunately, you can make that old account new again. By reactivating your dormant U-1st Community FCU Account, you're opening the door to valuable financial resources and new beginnings. It's easy to update and activate your account by following a few simple steps:

1. Make a deposit or a withdrawal to your Primary Share (Savings) Account
2. Authorize Direct Deposit from external sources such as payroll or social security.
4. Members can also come down and make these transactions at our main office at 601 N. Canal Street.

A world of quality financial products, services, and tools are right at your fingertips. Reactivate now, refresh your financial outlook, and reset your goals with U-1st Community FCU by your side.

Spring is in the air.

Time to wash away winter's grime. It's also a

good chance to put your finances back on track. Here are five steps you can take to help ensure a brighter financial future:

1. Clean out your financial files. Generally, you can toss tax returns older than seven years. Be sure to shred documents with sensitive information.
2. Check your wallet as well. Leave your social security card in a safe place at home. Photo copy your credit cards and safeguard that information. If the cards are lost or stolen, you'll have all your account information at the ready.
3. If you haven't filed your 2024 taxes, make it a top priority. The longer you delay the inevitable, the chances of tax identity fraud increases. If you are getting a refund, use it to pay down debt or earmark it in a special savings account at the credit union for a future goal. If you owe, see the credit union for a loan.
4. Review your credit reports. A free copy from each of the three credit reporting agencies is available annually by visiting www.annualcreditreport.com.
5. Dust off your budget. Review your spending and saving habits to make sure they are in line with your goals. If you're not saving enough, sign up for payroll deduction or automatic transfers to your credit union Share Savings Account. Set up automatic payments so you don't miss a bill.

