

U-1st Community Federal Credit Union



Fall

September 2025

Newsletter

Credit Reboot

U-1st Community Federal Credit Union is excited to announce that they have a new lending program called “*Credit Reboot*” that is designed to help those with less than perfect credit. We offer subprime loans to members who do not qualify for prime rate loans. This program applies to members with credit scores 640 or below.

We are pleased to offer “*Credit Reboot*” to all new loan applicants in the hope that it will offer those with credit challenges a chance for a new beginning!

Not everyone will qualify for a loan or for the “*Credit Reboot*” program.



On Approved Credit—Certain Terms & Conditions Apply

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”.

 **Holiday
Skip-A-Payment**

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



601 N. Canal Street • Carlsbad, New Mexico 88220 • Phone # (575) 887-1785 or (575) 887-0098
Lobby Hours: Monday — Friday 9:00 AM to 5:30 PM * Drive-thru Monday — Friday 8:30 AM to 5:30 PM * Saturday 9:00 AM to Noon
Website: www.u1stcommfcu.net **Email:** u1stcommfcu@pvtm.net

Members can contact an employee of the credit union for further information about applicable fees and terms

The holiday shopping season and the fast-approaching tax season create a tempting target for identity thieves and scam artists. Consumers should use extra caution this holiday season to protect their valuable personal and financial information, whether shopping online or clicking on links in email and other messages. A little extra caution can protect consumers confidential information and reduce the risk of identity theft in the upcoming season. Abundant scams and rip-offs include ever-evolving and increasingly sophisticated phishing emails and related attacks on the unsuspecting.

During the busiest time of the year for online shopping, especially when buying off of Temu or Facebook, etc. consumers are reminded of some important steps to protect themselves and their information from data thieves:

- Shop at online sites with web addresses that begin with the letters “https:” the “s” stands for secure communications. Also look for a padlock icon in the browser window.
- Don't shop on unsecured public Wi-Fi in places like a mall or restaurant.
- Ensure security software is updated on computers, tablets and mobile phones.
- Watch out and help protect the devices of family members who may not be technologically savvy, a wide range that goes from young children to older adults.
- Make sure anti-virus software for computers has a feature to stop malware, and that there is a firewall enabled to prevent intrusions.
- Use strong, unique passwords for online accounts. And use multi-factor authentication whenever possible.

Would-be victims could also get tricked into disclosing their addresses, Social Security numbers, bank account numbers, credit card numbers or passwords, which can lead to varying identity theft and fraud. A common example right now involves false messages made to look like they're coming from delivery services. In these scams, victims receive a text or email purporting to be from a company or business saying a delivery can't be made along with a link to click to reschedule. But in reality, the link represents a form of phishing that attempts to steal personal information or download malware. It's a very prevalent scam expected to intensify during the holidays. Another common scam expected to intensify soon will involve emails pretending to be from the IRS or others in the tax industry. These frequently involve unexpected, good news, like a tax refund. But they can also involve variants telling people they have a tax bill or have tax documents available to download. Consumers need to be extra careful during the holidays and during holiday and tax season. “Identity thieves and tax scammers are shrewd and take advantage of what is on people's minds, particularly during busy times of the year like the holidays. Remember, don't click on anything unknown, even if you just ordered gifts and you're expecting packages to come to your door soon. Double-check before you click.”

Dividend NEWS
Dividends Declared 09/30/2025

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	0.50% 0.50%APY
\$2,500.00 — \$50,000.00	0.75% 0.75%APY
\$50,000.01 — \$100,000.00	1.00% 1.01%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	2.50%	2.53%APY
12 months	2.50%	2.53%APY
2 years	2.50%	2.53%APY
3 years	2.50%	2.53%APY

Maximum Amount \$250,000.00