



CREDIT UNION NEWS

December 2025

Reduce your Debt and see how much you can Save with a Consolidation Loan from U-1st Community FCU

Tired of those nagging bills that nibble away at your paycheck and never seem to go down? Reduce your debt with a consolidation loan from your credit union and pay only one bill a month. We all have had those bills resulting from spur-of-the-moment decisions at one time or another. But now they have turned into mini-monsters that just won't seem to go away. Resolve now to finally rid yourself of this strain on your resources.

Gather your most recent statements then, stop by U-1st Community FCU at 601 N. Canal Street. With one payment and an interest rate that will most likely be much less than what you're paying now, you'll have it paid in no time at all and be able to breathe a little easier with a little (*or even a lot*) more cash in your pocket.

REDUCE YOUR DEBT

A thick, orange-red arrow pointing downwards, positioned below the word "DEBT" in the main headline.

Thank You MEMBERS

For U-1st Community FCU and every credit union around the world, members are our lifeline. Their loyalty is crucial to our success and existence. So as we say goodbye to 2025, we want to say *'thank you'* to the members of the U-1st Community Federal Credit Union family.

Member-owned and operated, U-1st Community Federal Credit Union has and continues to offer exceptional service, affordable financial solutions, valuable financial education, and community assistance. Our members stand behind the idea of a democratically governed, not-for-profit financial cooperative, and believe in the motto of "People Helping People."

Please accept our deepest gratitude for your continued support. We look forward to providing you and your families with quality financial products, services, and superior member service in 2026 and beyond.

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.ulstcommfcu.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.



Christmas Savings Club: Join Now

It's been said the best time to buy an umbrella is before it starts to pour. The same is true of planning for your holidays. The best time to start getting ready for the festivities in 2026 is right now. By signing up for the Christmas Savings Club at the credit union, you can accumulate cash every month. If you use automatic transfers, saving is painless. Saving just \$75 a month for 10 months gives you \$750 for your holiday expenses. That's about \$2.50 a day - the same as a latte or a trip to the vending machines. The sooner you sign up for the Holiday Savings Club, the more funds you will have to spend in 2026. See how quickly you can make your savings grow. Contact the credit union to sign up today.

Dividends Declared for 12/31/2025

SAVINGS RATES

Regular & Special Club Account

Average Daily Balance

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

Elly the Elephant Kids Savings and

Young Investors Accounts

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

Average Daily Balance

\$0.00 — \$1,499.00	0.00%	0.00%APY
\$1,500.00-\$250,000.00	0.15%	0.15%APY
\$250,000.01 and up	0.00%	0.00%APY

Market Account

Average Daily Balance

\$0.00 — \$2,499.99	0.00%	0.00%APY
\$2,500.00 — \$20,000.00	0.50%	0.50%APY
\$20,000.01— 75,000.00	0.75%	0.75%APY
\$75,000.01-\$250,000.00	1.00%	1.01%APY
\$250,000.01 and up	0.00%	0.00%APY

Individual Retirement Account

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	2.75%	2.78%APY
1 Year	3.25%	3.28%APY
24 Months	1.25%	1.28%APY

Maximum \$250,000.00

