



## Notice to the members of U-1st Community Federal Credit Union

The Supervisory Committee recently distributed a notice to all members, requesting you to verify that the balance listed on (your quarterly statement/the verification notice) are accurate. If you did not receive your verification statement, or if you find discrepancies on the statement, please contact the Supervisory Committee

Chairperson at:  
Ms. Fernanda Mendoza  
2405 Avenue C  
Carlsbad, NM 88220

## Helping Wallets Breathe Easier This Spring Since Forever

U-1st Community FCU understands that financial flexibility is essential. That's why we have always focused on making life easier for our members, offering solutions that help your wallet breathe easier with Unsecured loan rates as low as **8.59%APR\*** for the month of April. High interest rates should not turn borrowing from a luxury into a life sentence.

Your goals are our priorities. Our dedication to your financial well-being means we are invested in you, your dreams, and your future.

\*On Approved Credit—Certain Terms & Conditions Apply

# NEWS

**Dividends Declared 03/31/2026**

## Money Market Account Rates

*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

## 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 & 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 Rates

*Average Daily Balance*

\$ 0.00 — \$1,499.99	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

## 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	2.75%	2.78%APY
12 months	3.25%	3.28%APY
2 years	1.25%	1.28%APY

*Maximum amount accepted \$250,000.00*

**Teaching Your Kids To Save Helps Them:**

- Learn to manage money
- Be financially successful
- How to save and spend
- Reach long-term goals

**MEMBERSHIP**

**Together We Can Grow**

## Time To Wake Up Your Dormant Account

If you have forgotten money tucked in at the credit union (or at any institution) it's time to sound the alarm and roust it out. Money not claimed can end up in state-run unclaimed property funds. According to the New York Times, "There are tens of billions of dollars sitting in the unclaimed property funds that states run, just waiting to be taken back by rightful owners who have lost track of various stock dividends, tax refunds, bank accounts and the like."

If you think you have lost track of your credit union account, please contact us to verify its status. Having a dormant account means you are not taking full advantage of the credit union.

Plus, it's an expense to the credit union to maintain accounts, so it's to every members' benefit to keep them active. To check on other accounts, visit [www.missingmoney.org](http://www.missingmoney.org), where you can find information and links to each state's website.



## Moving? Keep Us Posted!



Springtime is the perfect time for moving. If you're planning a move, whether around the corner or across the country, it's important to let your Credit Union know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of your Credit Union's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.

Please alert us to any changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address

For your protection, please submit any change of address requests directly to your Credit Union in writing or on our website. For more information, questions, or to obtain the necessary forms, please call us or visit any branch location. Wishes for a happy and stress-free move from your credit union!