



Raising Money-Smart Kids

All parents want their children to succeed. So it makes sense to teach them how to be a wise consumer and competent money manager. As with most things, kids don't always practice what you preach, but they often emulate what you practice. So evaluate your own attitudes about money and become financially literate yourself.

As appropriate, involve your children in the family's financial planning. For example, if the kids want to vacation at Disneyworld, chart out the cost and talk about how you will be able to afford it: Will you have a meatless meal every week and put the savings toward the vacation fund? Or, will the kids pitch in with the yard work, with money not spent on outside help going toward the trip? How can you shop for the best travel values?

Help your kids understand the difference between needs and wants. Give your children allowances and teach them how to divide it into money to save, money to spend and money to share. Let them be in charge of managing their allowances and don't give in to constantly advancing them funds if they overspend.

Look for opportunities for your kids to earn money by doing extra chores, either around the house or for friends and neighbors. If you are holding a garage sale, give your kids the chance to sell toys and games they've lost interest in.

Teaching Your Kids To Save Helps Them:

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

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

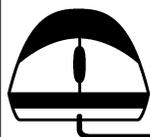
\$0.00 — \$249.99	0.00%	0.00%APY
\$250.00 — \$250,000.00	0.15%	0.15%APY
\$250,000.01 and up	0.00%	0.00%APY

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



Check Out Our WEBSITE

Got Questions? Our Website Has Many Answers

If you're looking for information about the credit union, make our website your first stop.

It's your gateway to all things money management. You'll find the current rates on share certificates and loans, the latest news about products and services and much more.

Download our loan application and why a checking account at the credit union is one of the best deals around. Find out our hours of operation and how you can share the benefits of belonging to the credit union with your co-workers, neighbors, friends, or family members.

Discover a little about the credit union's history and how we have worked hard to evolve in order to remain relevant to you and your fellow member-owners.

Our goal is to help you achieve your financial goals and our website offers you a way to explore all the ways we try to do so.

We're here 24/7, so scroll on over anytime. www.ulstcommfcu.net

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, 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!