

U-1st Community Federal Credit Union



June 2026

Summer Newsletter

Summer is the perfect time to relax and take a break from everyday routines—and your loan payments can take a break, too.

With the U-1st Community Federal Credit Union Summer Skip A Payment program, you can enjoy more financial flexibility during the season.

During July and August, you may skip one monthly payment on one or more qualifying loans, freeing up extra cash for summer expenses. Whether you're planning a family vacation, a romantic getaway, home improvements, or a staycation, summer costs can add up quickly.

U-1st Community Federal Credit Union can help you pause a loan payment and make the most of your summer. From a beach rental or new grill to camping gear, theme park tickets, or museum passes, Skip A Pay gives you more room in your budget for summer fun. Stop by 601 N Canal Street today to apply for this limited-time offer.



Give yourself a break with

Skip A Payment

Important Member Notice

Please remember that your credit union will never call or e-mail you to say that your account is on hold, frozen, inactive, or requires updates.

In addition, we will never ask for personal information (social security number, date of birth, etc.) over the phone, by way of text, or by e-mail. If you receive a phone call or message asking for this type of information, **DO NOT RESPOND.**

Instead, contact your credit union at a phone number or e-mail address that you know to be legitimate.

Remember your credit union already has your personal information on file.

Do you spend hours of time sifting through piles of paper bills, writing checks, buying stamps and waiting at the post office, or worrying if your payment will arrive on time?

If so, you can trade all of this in for a quicker and more efficient way to pay your bills with U-1st Community FCU Online Bill Payer. This easy, convenient, and affordable solution allows you to pay all of your bills securely, anytime and anywhere. With funds taken directly from your U-1st Community FCU accounts and the ability to set up auto payments, you are saving time and taking control of the bill-paying process. Register for Online Bill Pay on our website today at www.u1stcommfcu.net



Route 66 Warranty has a complete line of coverage designed to keep your vehicle on the road. Even the most reliable vehicles can develop a mechanical problem, that's why so many people depend on Route 66 Warranty.



No matter where you travel in the United States, you are protected against major mechanical expenses.

All of our plans come with 24 hour/7 days a week Emergency Roadside Service. Now Route 66 Warranty has added warranties for powersport machines. What are you waiting for? Have some fun this summer, but before you go, get the protection you need by calling one of our friendly Member Service Reps to get started with a plan that fits your budget and your needs.

Is your credit union account like the forgotten money stuffed into the pocket of your spring jacket? If so, it's time to call on us to find out easy ways to reactive it. For example, why not use automatic transfers to your Share Account to save money for a sunny day fund for that much needed vacation or a rainy day fund for those inevitable emergencies?

It's important to keep your accounts at the credit union and other financial institutions active because state law requires that after a certain time frame, the funds in dormant or abandoned accounts must be escheated. Escheatment is the process by which unclaimed property is turned over to the state.



Dividends Declared 06/30/2026

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	0.00%	0.00%APY
\$2,500.00 — \$50,000.00	0.50%	0.50%APY
\$50,000.01 — \$100,000.00	0.75%	0.75%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

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

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

Share Certificates aka Certificates of Deposit

Average Daily Balance — Minimum to Open \$1,000.00

6 months	2.75%	2.78%APY
12 months	3.00%	3.03%APY
2 years	1.25%	1.28%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

Maximum Amount \$250,000.00