



September 2026 U-1ST COMMUNITY FEDERAL CREDIT UNION

Here's The **Latest**

Here's a sweet treat for the holidays:
Members in good standing with a
qualified loan may choose to skip
either their November, December
or January loan payment!

So what will it be: a memorable
family celebration, a holiday
weekend getaway, or that special
gift your loved one has been
yearning for?

Skip-a-pay is fast and easy. Simply
contact the credit union to sign
a brief form.

Then enjoy your holidays with
a little extra jingle in your pocket.

And from all of us at the credit
union, have a safe and happy holiday
and a productive 2027.



Sweeten up your
holiday. Sign up for

Skip A Pay

★★★★★*Thank You*★★★★★



Veterans Day, November 11th, is a
day set aside to honor the veterans
of America's wars. We, at the
Credit Union, would like to give a
special thank you from the bottom
of our hearts to the men, women,
and their families who sacrifice
themselves everyday for us so
that we may live in the home of
the free.

"THANK YOU" to the men and
women who presently serve and
who have served in our Armed
Forces. Your service to our nation
is truly appreciated and shall never
be forgotten.

Dividend NEWS

Declared for period ending 09/30/2026

Regular & Club Account Rates

Average Daily Balance

\$01.—\$1000.00	0.00%	0.00%APY
\$1000.01-\$250,000.00	0.15%	0.15%APY
\$250,000.01 and Up	0.00%	0.00%APY

Elly the Elephant Kids Savings Club & 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

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

Share Certificates aka Certificates of Deposit

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

6 months	2.50%	2.53%APY
12 months	3.00%	3.03%APY
2 years	1.25%	1.28%APY

Your Savings At The
Credit Union Are Federally
Insured To At Least
\$250,000



Now, more than ever, it is important to look out for our family, friends, and our fellow humans. As a credit union member, you are part of a special network, and you have the power to help others in a unique way.

For decades, credit unions have been governed by the motto of "People Helping People" through affordable, quality financial tools and resources. Member referrals have always been a driving force behind credit union growth and helping others benefit from their offerings. Why not take part in helping your fellow citizens while also advancing the credit union movement?

By referring a friend to U-1st Community FCU, you are passing along a wealth of financial benefits, including:

- * Lifelong access to affordable financial products
- * Better rates on loans
- * Higher yields on all our savings products
- * Lower fees on transactions
- * Superior member service
- * Educational resources
- * Access to affordable Auto, Home & Life Insurance
- * And so much more!

A credit union is more than just a place to put your money - they are a trusted partner who wants to help you realize your dreams. They are community members, they are neighbors, they are people - "People Helping People." Join the movement and refer a friend or a family member today.