



Money Matters February 2025 Newsletter

February brings the perfect opportunity to focus on growth, connections, and a little extra love for your financial goals. We're here to support you every step of the way.

Money Matters February 2025



Member Appreciation Day Celebrating You!

We're celebrating YOU on February 14! Bring the whole family to your local UFirst branch for refreshments and a fun coloring contest for the kids. Let us show you how much we appreciate being part of your financial journey.

[Enjoy the Fun at a Branch Near You](#)

For Member Appreciation, we're also dropping auto rates! You'll love the savings this February with auto rates as low as **5.39% APR!***

[Learn More About Rates You'll Love](#)



UFirst Blog Make the Most of Your Membership

As a UFirst member, you have access to a wide range of products and benefits designed to support your financial journey. Discover how to make the most of your membership and take steps toward achieving your goals.

[Unlock Your Potential](#)



Buy to Refi Buy Now, Save Later

Don't let interest rates stand in the way of your dream home. With our Buy to Refi program, you can purchase now and save \$1,500 on a future refinance when rates go down.**

[Your Dream Home Awaits!](#)



Stay Fraud Aware Spot the Signs of a Text Scam

We all have hearts in our eyes this month, but don't let them prevent you from seeing red flags! Text message scams are common but knowing what to watch for can keep you safe. Learn how to recognize suspicious messages, avoid falling for scams, and keep your personal information safe.

[Stay Safe from Text Scams](#)



Easily Switch to Spanish Online Resources are Now Available in Spanish

Connecting with UFirst just got easier! Our website and online banking now include a convenient toggle switch for Spanish translation. With just one click, you can access the same helpful information, tools, and resources in Spanish. Visit our website today and try it out!

[Spanish Language Resources](#)

Let's Be Friends

Be part of the UFirst community beyond your inbox! Follow us on social media for helpful tips, updates, fun contests, and stories of how we're making an impact together. Hit the follow button on your favorite platforms and never miss out on what's happening at UFirst!



Thank you for being a valued part of the UFirst family. Here's to a February filled with progress, possibilities, and financial success.

Warm regards,
UFirst Credit Union



* As Low As APR includes a 0.25% rate discount for 2022 or newer vehicles, Loan To Value 90% or less. Your APR and Term of loan are based on your creditworthiness, age of vehicle, and amount of financed. Offer subject to change without notice. Other restrictions may apply.

**The Buy Now, Refinance Later promotion is valid on UFirst Mortgage first lien, purchase loans closed between 6/1/2024 and 3/31/2025. After 6 full payments, the borrower is eligible to refinance the purchase loan and receive a lender credit up to \$1,500 towards application lender fees (underwriting, application, and processing fees.) The UFirst Mortgage refinance must be closed within 12 months after closing on the first mortgage to qualify. Offer applies to conventional mortgages only and no-cash refinancing is permitted. Refinance loan is subject to underwriting and collateral approval and must be a first mortgage or deed of trust. Only one refi per new loan, and is non-transferrable, subject to the terms herein, and valid on complete and closed loans only. By refinancing an existing loan, your total finance charges may be higher over the life of the loan. Not all borrowers will qualify. Loans are subject to approval and actual terms will depend on credit worthiness and equity position. For example, a \$500,000 sales price approved at 97% of value would require a down payment of \$15,000. The minimum payment for a \$485,000 loan with a 7.00% Annual Percentage Rate (APR) and 30-year term is \$3,226.72. This payment example does not include taxes or insurance. Your actual payment may be higher. The monthly obligation will be determined by the total loan amount at the time of closing and the term and interest rate of the loan. Some fees may apply that can range from \$10.00 to \$8,000. This promotion may not be combined with any other mortgage or real estate offers, discounts or promotions. Offer subject to change without prior notice. Other restrictions may apply.