

Quarterly Newsletter

F3 CREDIT UNION

April, 2025



Here's what's to come!

Welcome to our **April newsletter!** This month, we're excited to bring you fantastic updates and offers designed to enhance your financial journey.

Discover the incredible benefits of our **Visa Cash Back Rewards Card**, offering **1.5% unlimited cash back** on every purchase, no annual fee, zero cash advance fee, and no balance transfer fee.

Enjoy a steady fixed APR and consistent rates for purchases and cash advances, making your everyday spending more rewarding.

Plus, learn about our **NexGen Launch**, tailored for young adults aged 18-26, and KickStart, our auto loan program to help you get behind the wheel of your first car.

Meet F3 Connect, our innovative voice banking system built with your feedback in mind. Dive in and explore how we're making financial services better for you this spring!

We are also pleased to share that our annual meeting on March 13th was a great event and the first of F3 Credit Union. It was a wonderful opportunity to reflect on our achievements over the past year, discuss our plans for the future, and connect with fellow members and the leadership team. Thank you to everyone who attended!

Thank you for your continued support and trust. Together, we can achieve great things.

Enjoy this month's newsletter!



In this newsletter you can expect:

Visa Cash Back Rewards Card

NexGen Launch for Young Adults

"KickStart" is coming!

F3 Connect





Visa Cash Back Rewards Card

COMING NEXT MONTH!

This exciting card is designed with you in mind, offering fantastic benefits and a seamless experience.

Key Features of the New Visa Cash Back Rewards Card:

- Earn 1.5% Cash Back.
- No Annual Fee: Enjoy the perks without any hidden costs.
- Zero Cash Advance Fee: Access cash without any fees.
- No Balance Transfer Fee: Consolidate balances from other cards without transfer fees.
- Steady Fixed APR: Enjoy stability and predictability with a fixed APR.
- Consistent Rates for Purchases & Cash Advances: The same fixed rate applies whether you're shopping or withdrawing cash. No surprises!



INTRODUCING NEXGEN

April, 2025

The next generation of financial services and extra perks for young adults 18 - 26

Super-Size Savings & Checking

Earn **3%** on the first **\$2,000** of your savings balance

AND

Earn **3%** on the first **\$2,000** of your Secure Checking balance by enrolling in **e-statements** and complete **15 debit card** transactions.

Scholarships

F3CU proudly awards annual scholarships to graduating high school, college, and trade school students.



Earn top rates with F3's ultimate checking and savings "super suite!"

Let's build your financial future together!

NEXGEN



INTRODUCING KickStart Auto

April, 2025

First Set of Wheels? “YOUR RIDE YOUR RULES”

Get behind the wheel of your first car with an auto loan created just for you.



🚩 Rates as low as 3.99% up to \$30,000.

Cruise your way to better credit.

Got a car already?
Switch gears  — refinance with us and save big!

Stop waiting, Start driving. 🚗



F3 Connect

Introducing F3 Connect, our new voice banking system built with member feedback in mind.

We're making an important upgrade to your phone banking experience at F3 Credit Union—one that keeps things familiar while improving security and ease of use.

What's New

- No more Social Security Number login.
- Voice recognition for added security.
- Simpler options based on your actual accounts.

To begin using F3 Connect

1. Call the same number you used for Zipline.
2. Enter your Regular Share account number (we suggest using your primary savings account).
3. Enter your PIN or press the star (*) key to begin.
4. Confirm with the last 4 digits of your SSN and your date of birth.

Transition Timeline

- Sunday, April 13: Final day for Zipline.
- April 14–15: Zipline unavailable.
- Wednesday, April 16: F3 Connect becomes available!



Our Member Services team is available during business hours to assist or complete transactions while voice banking is offline.

Thank you for your trust as we improve your experience while keeping the personal service you count on.

MORE INFORMATION



F3 LOAN RATES

New Auto: 5.24% APR

Used Auto: 6.24% APR

Classic Visa: 10.49% APR

Personal Loan: 9.75% APR

HELOC: 7.25% APR

All rate are available here

<https://www.f3creditunion.com/rates/>

HOLIDAY SCHEDULE

May 21, Staff Training Day

May 26, Memorial Day

June 19, Juneteenth



MISC

Phone

(800) 696-6009

Mortgage Hotline

(877) 296-8728

Website

www.F3creditunion.com



*APY = Annual Percentage Yield.

Federally Insured by NCUA



F3 CREDIT UNION
FAMILY · FRIENDS · FUTURE

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