

# Quarterly Newsletter

F3 CREDIT UNION

July, 2025



## F3 CREDIT UNION

FAMILY • FRIENDS • FUTURE

## Here's what's to come!

### Welcome to our **July Newsletter!**

We're excited to share fresh updates, exclusive promotions, and community highlights designed to support your financial goals this summer.

#### **Visa Cash Back Rewards Card Promotion**

Maximize your spending power with our Visa Cash Back Rewards Card! Earn 1.5% unlimited cash back on every purchase (2.5% for the promotion), 0% APR, intro, with no annual fee, zero cash advance fee, and no balance transfer fee. It's the perfect time to upgrade your wallet and start earning more on what you already buy.

#### **HELOC Promotion**

Looking to renovate, consolidate debt, or cover unexpected expenses? Take advantage of our limited-time 5.25% FIXED APR HELOC for 12 months. Transform your home dreams into reality with F3's HELOC. Your blueprint to financial freedom!

#### **Introducing Our Maintenance Package**

We're excited to offer our Members the CU Drive America Maintenance Package—a comprehensive bundle of essential vehicle services and protections valued at over **\$9,000** for just **\$799!**

#### **F3 in the Community**

F3 has been busy giving back! We proudly participated in the Campbell Music Festival, Morgan Hill Mushroom Festival, and will be at the **Italian Family Festa** in **San Jose** on **July 26-27**.

 We also supported **innovation** by engaging in **San Jose State's Silicon Valley Business Plan Competition**.

Thank you for being part of a credit union that's committed to **community** and **connection**. Stay tuned for more ways we're making a difference—together!

Enjoy this month's newsletter!

In this newsletter you can expect:

**Visa Cash Back Rewards Card**

**HELOC**

**Introducing our Maintenance Package**

**F3 Community Events**



**2.5% CASH BACK**  
**0% APR**  
**FOR THE FIRST 6 MONTHS**

**Apply by July 15th**

- ENJOY FIXED RATES AS LOW AS 13.99% APR (ANNUAL PERCENTAGE RATE)
- ENJOY 0% INTRODUCTORY APR FOR THE FIRST 6 MONTHS (LIMITED TO PROMO PERIOD).
- NO PENALTY APR FOR LATE PAYMENTS!



## Visa Cash Back Rewards Card

This Visa cash back rewards card has been crafted with your needs in mind, providing incredible benefits and a smooth experience.

### Key Features of the New Visa Cash Back Rewards Card:

- Earn 1.5% Cash Back and 0% Introductory APR.
- 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!

[LEARN MORE](#)

[APPLY NOW](#)





**5.25%**  
**FIXED APR\***  
**For 12 months**

# Transform Your Home Dreams into Reality with F3's HELOC Your Blueprint to Financial Freedom!

Take advantage of our limited-time Home Equity Line of Credit (HELOC) offer with a low rate, and gain the financial freedom to bring your dreams to fruition

## Unlock these advantages with our HELOC



No annual fees

Interest-only payment option

Easy access to funds

Use the equity for a dream vacation, home renovations or any unexpected expenses. Our HELOC empowers you to access funds whenever you need them—without breaking your budget.

[LEARN MORE](#)

[APPLY NOW](#)

\*APR = Annual Percentage Rate. The special rate of a 5.25% APR applies to new F3CU HELOCs and refinanced HELOCs from outside lenders. To qualify for the special rate of 5.25%, members must advance a minimum of \$25,000 at the time of closing. Credit line is from \$25,000 to \$200,000. Limited time offer. Offer is subject to change without notice. The special rate APR is fixed for the first 12 months from the date of funding. After 12 months the APR varies based on prime rate plus a margin based on credit rating. The APR is subject to change on the 1<sup>st</sup> of each month based on changes to prime rate as published by the Wall Street Journal. If the line of credit is closed within 36 months of the opening date, a penalty will be applied. All loans subject to credit approval. At any point in time, the APR will not go lower than 4.00%. Other conditions and restrictions may apply. Call us for full disclosure. Federally insured by NCUA.



# INTRODUCING OUR MAINTENANCE PACKAGE

CU Drive America Benefit Package	Benefit Amount	3 Years
Oil Changes (3 per year)	Up to \$85	\$765
Brake Pads/Shoes	\$100/\$130(based on vehicle type)	\$390
New Battery	\$100	\$300
Safety Inspection	\$50	\$150
Cooling System Maintenance & Lube	\$40	\$120
Wiper Blades Replacement	\$30	\$90
CU Drive America Road Assistance	\$125 per Incident	\$1,125
Emergency Travel Expense	\$1,000	\$3,000
Emergency Destination Assistance	\$75	\$225
Ambulance Service	\$100	\$300
Key Replacement	\$800	\$2,400
Paintless Dent Repair	Unlimited	Unlimited
Windshield Repair	Up to \$100	Up to \$100
Tire Hazard	\$65 per Tire	\$65 per Tire
<b>Total Benefit Package</b>	<b>\$3,315</b>	<b>\$9,225</b>

**3-YEAR VALUE: \$9,225**

**MEMBER PRICE: \$799**



LEARN MORE AT [WWW.F3CREDITUNION.COM/MAINTENANCE-PACKAGE-PROMOTION/](http://WWW.F3CREDITUNION.COM/MAINTENANCE-PACKAGE-PROMOTION/)





## CATCH F3 OUTSIDE!

F3 participated in **Campbell's music festival** and **Morgan Hill's Mushroom festival**, connecting with the community. At both events, attendees enjoyed music while learning about F3's initiatives and fostering a spirit of community care and collaboration.

Join us at the **Italian Family Festa** in **San Jose** on **July 26** and **July 27, 2025**, and be sure to visit F3's booth for an unforgettable experience!

Here is the Festa [link](#)





## SAN JOSE STATE'S SILICON VALLEY BUSINESS PLAN COMPETITION

- F3 sponsored 3rd place
- F3 were invited Judges



# 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

July 4, Independence Day

August 20, Staff Training

September 1, Labor Day



## MISC

Phone

(800) 696-6009

Mortgage Hotline

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Website

[www.F3creditunion.com](http://www.F3creditunion.com)



\*APY = Annual Percentage Yield.

Federally Insured by NCUA



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