

# Quarterly Newsletter

F3 CREDIT UNION

October, 2025



## Here's what's to come!

Welcome to our **October Newsletter!** We're excited to share new updates, exclusive promotions, and community highlights designed to support your financial goals this fall.

### ⚡ KickStart Your Credit Loan Program

We're excited to introduce F3's Kickstart Lending Program - featuring Auto Loans, Personal Loans, and Credit Cards that don't require a cosigner! Enjoy great benefits:

- Personal Loans - Rates as low as 6.99%
- Auto Loans - Rates starting at 3.99%
- Credit Cards - Earn 2% cash back on everything you 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!

### 👉 F3 in the Community

F3 Credit Union is proud to support local events that celebrate culture, connection, and financial wellness.

🇮🇹 Italian Family Festa - July  
F3 engaged attendees in San Jose, sharing initiatives that promote community care and financial growth.

🇺🇸 Little Italy SJ Festival - Oct. 5  
Join us at the 8th Annual Festival and visit F3's booth for an unforgettable experience!

📅 Campbell Oktoberfest - Oct. 18-19  
Celebrate with us at the 30th Annual Oktoberfest in Downtown Campbell—F3's booth is going to be the place to be!

📖 F3 participated in SJSU's Career Center Carnival in August, connecting with students to share career opportunities and financial wellness resources. Through meaningful conversations, F3 promoted its mission of empowering our community through education and support.

Thank you for being part of a credit union that values connection and community.

We're excited to keep making a difference—together!

In this newsletter you can expect:

**KickStart your Credit Program**

**SJSU Career Carnival**

**F3 Community Events**

**HELOC**

**Cybersecurity Awareness**





# KickStart your Credit!

## 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. 🚗



## FIRST CREDIT CARD? "SWIPE SMARTER"

Your first credit card just got cooler!

🌿 2% cash back on everything you buy

💳 \$1,000 limit to get you started.

🔥 Rates as low as 8.99%

👏 No annual fee.

Build your credit,  
Get rewarded.

### BONUS!

Secure Checking gets you an **ADDITIONAL 0.25% rate discount**

AUTO LOAN

OR

PERSONAL LOAN



## FIRST PERSONAL LOAN? "FAST FUNDS"

Got an expense coming up? We've got your back.

💻 Need a new laptop?

🌴 Planning that epic getaway?

💳 Tackling credit card debt?

💰 \$1,000 limit is just the ticket!

🔑 Rates as low as 6.99%

Already got a loan? Refinance with us, keep more cash!

💡 Simple, Speedy and Stress-Free

Whatever's next,  
we'll help you fund it!





## SAN JOSE STATE'S CAREER CENTER CARNIVAL

- ✔ Participated in SJSU's Career Center Carnival in August
- 👉 Engaged with students to share career opportunities and financial wellness resources
- 🎯 Promoted F3's mission of empowering the community through education and support





## CATCH F3 OUTSIDE!

F3 joined the **Italian Family Festa San Jose** in July, engaging attendees and sharing F3's initiatives that promote cultivating community care and financial growth.

Join us at the **8th Annual San Jose Little Italy Festival** on Sunday, October 5 and be sure to visit F3's booth for an unforgettable experience!

Here is the Little Italy Event [link](#)  
 Join us at the **30th Annual Campbell Oktoberfest** in Downtown Campbell on Saturday October 18 & Sunday October 19. Don't miss out on F3's booth it's the place to be!

Here is the Oktoberfest [link](#)





**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.

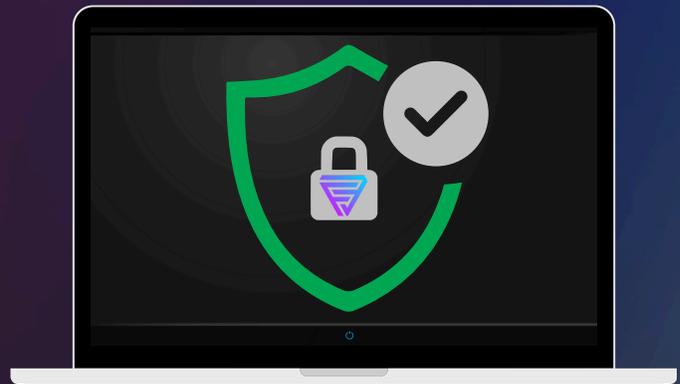


# F3 CREDIT UNION

# CYBERSECURITY AWARENESS MONTH

## 🎃 OCTOBER IS CYBERSECURITY AWARENESS MONTH 🔒

At F3 Credit Union, we're proud to support Cybersecurity Awareness Month, a national initiative led by CISA to promote safer online habits. This year's theme, "Building a Cyber Strong America," reminds us that protecting our digital lives starts with simple, everyday actions.



## HERE ARE THREE ESSENTIAL TIPS TO BOOST YOUR CYBERSECURITY:

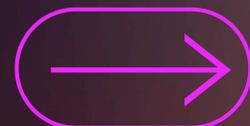
Here are three essential tips to boost your cybersecurity:

- Use strong, unique passwords and consider a password manager
- Enable multi-factor authentication (MFA) for added protection
- Keep your software updated to guard against known vulnerabilities

Let's stay safe online—together.

## SUBSCRIBE TO OUR QUARTERLY NEWSLETTER

Click the right arrow to sign up to stay in the loop with everything happening at F3CU—including tips to keep your finances and data secure!



# 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: 7.00% APR

All rates are available here  
<https://www.f3creditunion.com/rates/>

## HOLIDAY SCHEDULE

October 13, Indigenous People's Day

November 11, Veterans Day

November 19, Staff Training Day

November 27, Thanksgiving

December 25, Christmas

January 1, New Year's Day



## MISC

Phone

(800) 696-6009

Mortgage Hotline

(877) 296-8728

Website

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



\*APY = Annual Percentage Yield.

Federally Insured by NCUA



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