

# Quarterly Newsletter

F3 CREDIT UNION

January, 2026



**F3 CREDIT UNION**  
FAMILY • FRIENDS • FUTURE

## What a year it's been... but wait till you see what's to come!

### Welcome to our January Newsletter!

We're excited to share new updates and exclusive promotions designed to support your financial goals as we kick off the new year.

### 2025 Year-End Auto Loan Event!

Enjoy a 1% APR auto rate discount on both new & used auto loans, plus receive an additional \$100 off a maintenance package. This limited-time offer ends January 4, 2026—don't miss your chance to drive into the new year with extra savings!

### Coming Soon: SavvyMoney

We're thrilled to announce that SavvyMoney will soon be available to our members! This powerful tool will help you stay on top of your credit health with features like:

### Free Credit Score Monitoring -

Get real-time updates on your credit score.

### Personalized Credit Report Insights -

Understand what's impacting your score and how to improve it.

**Loan & Credit Card Offers** tailored just for you.

Stay tuned for more details on how you can take advantage of these benefits!

### Coming Soon:

### Make investments from your F3 App!

We're excited to bring you Eko Investing, a new way to grow your wealth while supporting companies that align with your values. With Eko, you can:

**Invest Sustainably** - Choose portfolios focused on environmental and social responsibility.

**Diversify Easily** - Access professionally managed portfolios designed for long-term growth.

**Stay in Control** - Track your investments and performance with an intuitive dashboard.

### 🏠 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!



In this newsletter you can expect:

2025 Year-End Auto Loan Event!

KickStart your Credit Program

SavvyMoney

Eko Investing

HELOC

eStatements





# KickStart your Credit!

FOR NEW-TO-CREDIT  
BORROWERS

## 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

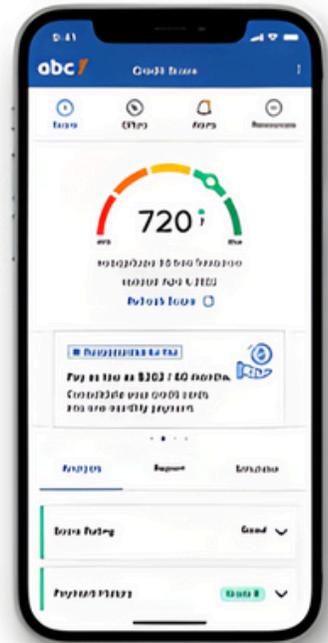
Whatever's next,  
we'll help you fund it!



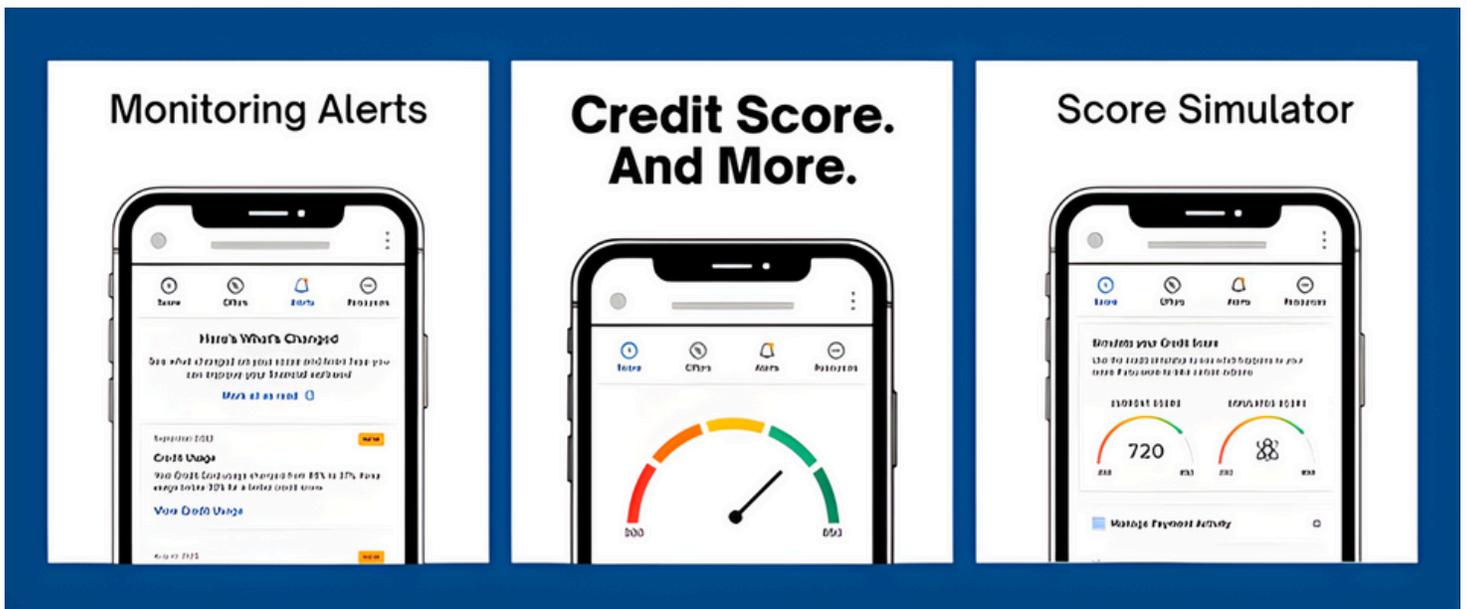
Coming Soon

# Your Credit Score. And More.

Anytime. Anywhere.



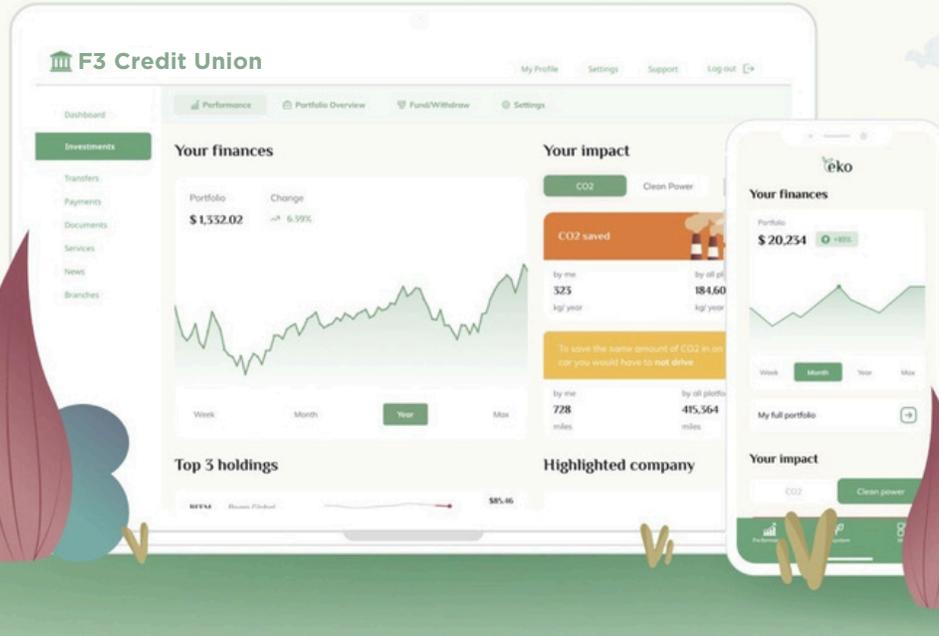
With SavvyMoney, F3 will make managing your credit incredibly simple. This comprehensive tool will allow you to access your credit score, complete credit report, credit monitoring, as well as valuable financial tips and educational resources — all without affecting your credit score.



- ✓ Daily Access to Your Credit Score
- ✓ Real-Time Credit Monitoring Alerts
- ✓ Credit Score Simulator to Project Your Future
- ✓ Personalized Credit Report
- ✓ Exclusive Credit Offers
- ✓ And Much More!



# GET READY TO INVEST. STRAIGHT FROM YOUR F3 APP!



- **Smart, Sustainable Investing** – Grow your wealth while supporting companies committed to environmental and social responsibility.
- **Easy Diversification** – Build a balanced portfolio that aligns with your values.
- **Long-Term Growth & Transparency** – Enjoy confidence in your investment strategy.
- **Positive Impact** – Invest in a way that makes a difference for the planet and society.

Eko offers the most comprehensive offering in the market. You can select from a wide range of portfolio types based on your motivations and experience.

**How do you want to invest?**

Self-directed portfolio is recommended based on your profile. You can always create more portfolios later

**Recommended**

- Pre-built portfolios**  
Select from expert crafted portfolios, designed to offer diversified exposure to both stocks and bonds.
- Hybrid investing**  
Begin with a personalized portfolio tailored to your needs, with optional flexibility for adjustments.
- Self-directed investing**  
Build your own portfolio by selecting from over 6,000 stocks, bonds, and ETFs.
- IRAs/Roth IRAs**  
Tax-advantaged options for retirement planning, starting from \$10
- Crypto**  
Trade crypto, 100% commission-free via 20 tokens and 75+ ETFs

Background interface elements include: F3 Credit Union logo, Home, Investments, Portfolio (Self-directed), Your holdings (Clearway Energy \$2.16 +\$10.01), NVDA, and a sidebar with Services, Help, Settings, and Log Off.



**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.





**PHYSICAL MAIL:  
CLUTTER & DELAY**



**DIGITAL: SMART,  
FAST & SAVE \$2 EVERY MONTH**

We are inviting you to activate **paperless** statements and notices today to experience the superior benefits and **SAVE \$2 every month!**

## **LESS PAPER, MORE SECURE, SAVE \$2 EVERY MONTH**

Switching to eStatements is today's clear choice for security, convenience, and cost savings:

**Secure & Safer:** No paper mail = lower risk of identity theft.

**Convenient:** Access your statements 24/7 from any device.

**Instant:** Receive alerts when your documents are ready.

By making the switch to our **free** (paperless) eStatements, you will automatically **avoid the \$2 monthly fee** that will be charged for paper statements starting **1/30/2026**.

**IMPROVE YOUR STATEMENT SECURITY TODAY!**

[Click here to give us your consent to  
Switch & Save!](#)

# 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: 5.25% APR

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



## HOLIDAY SCHEDULE

January 1, New Year's Day

January 19, Martin Luther King Jr. Day

February 16, Presidents' Day

February 18, Staff Training Day

May 20, Staff Training Day

May 25, Memorial 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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