

Quarterly Newsletter

F3 CREDIT UNION

April, 2026



F3 CREDIT UNION
FAMILY • FRIENDS • FUTURE

Spring is here — and so are fresh new opportunities!

Welcome to our April Newsletter!

We're excited to bring you new updates and exclusive promotions to help support your financial goals this spring.

Credit Score and More

Stay in control of your credit this spring with "Credit Score"—your all-in-one hub for tracking your score, monitoring changes, and getting personalized financial tips.

7/1 ARM 40-Year Term

As the housing market shifts this spring, our 7/1 ARM provides a budget-friendly way to move forward with confidence—featuring:

- Low Initial Rate - Fixed for 7 Years
- Lower Monthly Payments
- (40-Year Amortization)
- Flexible Financing Options
- Helps You afford More Today

Level Up With Nexgen

Spring is the perfect season to level up your finances. With NexGen, young adults can take advantage of boosted savings, rewards, and scholarship opportunities designed for a strong financial future.



In this newsletter you can expect:

Credit Score & More!

Upcoming 7/1 ARM

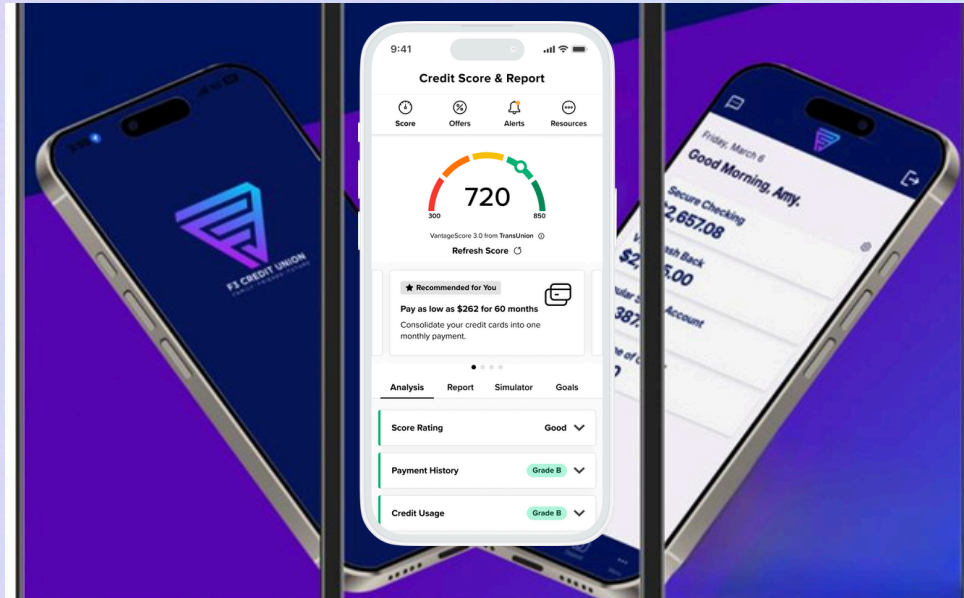
Level Up NexGen

Scholarships!



IT'S ARRIVED!

Your Credit Score and More!



With “Credit Score”, 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!

7/1 ARM 40-YEAR TERM Smarter Home Financing. Lower Payments, More Flexibility.



Make homeownership more affordable with a low initial rate fixed for 7 years and a 40-year amortization designed to keep payments manageable.

- ✓ Low Initial Rate - Fixed for 7 Years
- ✓ Flexible Financing Options
- ✓ Lower Monthly Payments (40-Year Amortization)
- ✓ Helps You afford More Today

HOW IT WORKS

Your loan starts with a fixed rate for 7 years, then adjusts periodically based on market conditions.

WHY IT MATTERS

This option helps you keep payments lower while still securing the home you want in today's market.

CONTACT US TODAY

877-296-6009 | F3CreditUnion.com/product/mortgages

LEVEL UP WITH NEXGEN

April, 2026

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 monthly 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





F3 \$2,500 SCHOLARSHIPS.

\$2,500 Scholarship Opportunity



Annual Scholarship Program: Offering **Two \$2,500 Scholarships** to Students. We are thrilled to announce our Annual Scholarship Program, which provides financial assistance to recent high school graduates, college, and trade school students. If you know anyone who might benefit from our \$2,500 scholarship, please encourage them to apply.

[Learn more and Apply by May 8th](#)

MORE INFORMATION



SPRING 2026

F3 LOAN RATES

New Auto: 4.74% APR

Used Auto: 4.99% 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

May 20, Staff Training Day

May 25, Memorial Day

June 19, Juneteenth

July 4, Independence Day

August 19, Staff Training Day

September 7, Labor Day



MISC

Phone

(800) 696-6009

Mortgage Hotline

(877) 296-8728

Website

www.F3creditunion.com



*APY = Annual Percentage Yield.

Federally Insured by NCUA



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