

Money MATTERS



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UFIRST
CREDIT UNION

Better Online Banking is Coming Soon

ONLINE GETTING EVEN BETTER

UFirst's Better Online Banking is almost here! Online banking has made our lives easier and with UFirst's new online banking it's going to get even better! With Better Online Banking, you will experience a more streamlined, intuitive platform with added features that will make it easier to pay your bills, prioritize your savings, manage cards, payments, and much more! UFirst's Better Online Banking will give you improved control over your finances from wherever you are-- 24 hours a day, 7 days a week!

A few of the new features in Better Online Banking include:

Direct Pay

This easier, more intuitive interface lets you make payments with your card in real time. Now you will know exactly when your bills are paid. With UFirst's Direct Pay, payment amounts and dates are customizable and 100% on-time guaranteed!

Apple Watch

With our new Apple Watch integration, you can easily view account balances and transactions on your Apple Watch without having to login to your account!

CardSwap

Now you can update all your favorite digital services, like Netflix, Amazon, iTunes and others, in one place! CardSwap automatically updates your preferred payment information across all your selected services.

Gro

With UFirst's Gro, you can open new or additional accounts from your smartphone or tablet! In only a few minutes, new accounts can be created and funded all online.

To ensure the smoothest online banking experience, please confirm that your contact information in your UFirst online banking profile is up-to-date. To review your information, simply log in to online banking at ufirstcu.com, go to "Settings" and then "Contact Information." It's fast, easy and secure, so please take a few moments to review and update your contact information today.

Watch for more details about Better Online Banking in the coming weeks! We can't wait to show you how banking is getting even better with UFirst!



Build Your Dream Home

CUSTOM CONSTRUCTION LOANS FOR YOUR PERFECT HOME

Recent economic shifts have created an unprecedented housing market. All-time low rates along with supply chain issues increased the demand for housing in Utah. Despite the rapid pace of home construction, Utah still faces a housing shortage. According to the Kem C Gardner Policy Institute, Utah is still about 20,000 housing units short of a “healthy” market level. This suggests that builders need to continue building houses at faster than normal rates.

At UFirst, we are committed to helping our members build their dream homes. We offer a wide range of products to help buy land, construct new homes, and provide long term solutions for all your mortgage financing needs. Our low-rate construction loans are designed to make your home building process simple and stress free, and our knowledgeable and experienced loan officers can walk you through every step of financing your dream home.

Learn more about our home construction loans at ufirstcu.com or call 801-481-8840 today to speak with one of our experts. We look forward to helping you build your perfect home!



Loans subject to credit approval. See current rates and terms. Construction financing will require a minimum down payment of 5%. For example, a \$100,000 loan approved at 95% of value would require a down payment of \$5,000. The minimum payment for a \$95,000 loan with a 4.24%, \$335.67 for the first 12 months during the interest-only period, and then, approximately, \$480.79 after the end of interest-only period. This payment example does not include taxes and insurance. Your actual payment may be higher. The monthly obligation will be determined by the total loan amount at the time of closing and the term and interest rate of the loan.

HELOCs Starting at 2.99%

ACCESS YOUR HOME'S EQUITY

With a UFirst Home Equity Line of Credit, you can access your home's equity for emergencies, medical bills, to consolidate debts, make home improvements or repairs, and manage many other expenses. In fact, you can use a HELOC similar to a credit card-- it can be used for any purpose, but the interest rate is significantly lower than traditional credit cards or loans. Right now, with a low introductory rate of 2.99% APR, it's the perfect time to apply. Through October 31, 2022, you can access your home's equity for as low as 2.99% APR for the first 6 months!

With a UFirst HELOC, you can borrow up to 95% of your home's value with no closing costs, no appraisal fees, no credit report, and no origination fees on loans under \$250,000. Even if you don't have planned expenses right now, having access to a HELOC is a smart way to be prepared for unexpected changes.

Take advantage of your home's equity today! Get approved online at ufirstcu.com or contact a loan expert at 801-481-8897.



2.99% Annual Percentage Rate (APR) is a six-month introductory rate. For primary residence only. A UFirst Credit Union Home Equity Line of Credit has a 10-year draw period followed by a 10-year repayment period. Minimum line of credit is \$5,000 with a \$100 minimum advance. Some fees may apply that can range from \$10.00 to \$8,000. Fees will be incurred if the Home Equity Line of Credit is closed within 24 months of its origination date. If HELOC is refinanced within two years and intro rate has previously been received, the intro rate will not be given. Homeowner Insurance will be verified. The APR is a variable rate and will be based on the prime rate plus a margin. For example, a prime rate of 5.50% APR with an adjusted margin of 0.5% would result in an interest rate of 5.00% APR. Because prime is a variable rate; as it changes, the APR on your loan will also change. After the promotional period ends, the APR may vary between 3.74% APR and a maximum of 18% APR. Minimum payments will not be less than \$50. Credit is subject to approval and actual terms will depend on credit worthiness and equity position. Consult a tax advisor regarding the tax deductibility of interest related to your Home Equity Loan. Offer is subject to change at any time and without notice. Other restrictions may apply.

UFirst Growth

DAYBREAK PARKWAY BRANCH IS OPEN

UFirst is proud to announce our Daybreak Parkway branch is now open! Our newest branch offers Interactive Teller Machines (ITMs) in the lobby and drive-thru, as well as Financial Service Representatives ready to assist you with the knowledge and care you have come to expect from UFirst.

While you're visiting our Daybreak Parkway branch, make sure to check out the original, local art featuring some of Daybreak's most iconic places. We're excited to support and serve the Daybreak community!

Location

5377 West Daybreak Parkway
South Jordan, Utah 84009

Phone

385-484-7451

Lobby Hours

Monday-Friday: 9am-5pm
Closed Saturday

Drive-thru ITM Hours

Monday-Friday: 9am-6pm
Saturday: 9am-2pm





Putting You First

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at ucreditu.com/documents/PrivacyNotice.pdf or we will mail you a free copy upon request if you call us at 801-481-8800.

CONTACT US

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