



MEMBER CONNECTION

WINTER 2024

A MESSAGE FROM OUR CEO

Can you believe it's already 2024? I hope your holiday celebrations were filled with love and joy and included heartfelt visits with family and friends.

This year, let's make a resolution together – a promise to amplify our impact in the community. We're committing to rolling up our sleeves and getting even more involved in local causes, supporting one another, and making our community an even better place to live.

After all, you are what makes our credit union family so great! Whatever your goals, we are committed to helping you reach them. Our continuous community support and the solutions we offer are designed to fit your individual needs. Modesto's First Federal Credit Union's goal for this new year is to increase the exceptional service you've come to expect.

Thank you for another great year of community! Let's dive into 2024 together and thrive!

Wishing you the best,

Leslie Ramirez

SAVE THE DATE!

In April 2024, we will be participating in our 10th Annual Youth Month! We hope our members will join us in celebrating by encouraging young members to develop good financial habits. Stay tuned - more details to come.

LEARN MORE: [M1FCU.ORG/CONTACT-US](https://m1fcu.org/contact-us)

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CONTACT US

Monday - Friday
9:00 a.m. - 5:00 p.m.

430 12th Street
Modesto, CA 95354

(209) 521-2020 or
Toll-Free (888) 945-2020





LIGHTNING FAST HOLIDAY RELIEF!

Are holiday expenses wiping you out? Whether it's unexpected holiday bills, post-celebration surprises, or a need for extra cash after festivities, our small-dollar lightning loan is designed for swift solutions to post-holiday surprises!

LEARN MORE: [M1FCU.ORG/LIGHTNING-LOAN](https://m1fcu.org/lightning-loan)

UNLOCK FINANCIAL EASE THIS TAX SEASON!

Our exclusive tax season loan promotion is here to help you achieve your financial goals! Explore affordable rates, flexible terms, and more.

- RATES AS LOW AS 6.75% APR*
- 12 OR 24 MONTH TERM
- LOAN MIN \$1K MAX \$5K

Learn more:
m1fcu.org/loan-products

*Annual Percentage Rate (APR). Vacation loan rates effective December 1, 2023. Rates range from 6.75% to 8.00% APR and are subject to change. Actual rates are disclosed to applicant in writing prior to loan execution. Amounts range from \$1,000 to \$5,000 and terms range from 12 to 24 months. Offer does not apply to refinancing existing M1FCU loans. To learn more about rates and terms call (209) 521-2020, visit m1fcu.org, or visit our branch. Loan payment example: \$44.89 per month per \$1,000 borrowed at 7.25% APR for 24 months. Interest accrues from date funds are advanced. Rate, maximum term, maximum loan amount and advance amount based on credit qualifications.



SPREAD THE LOVE!

In the spirit of Valentine's Day, spread the love and share the word about Modesto's First FCU with your friends and family! Help them unlock the benefits of seamless banking, personalized service, and financial guidance.

Let's grow together!
m1fcu.org/join



UPCOMING HOLIDAYS

New Year's Day:

January 1

Martin Luther King Jr. Day:

January 15

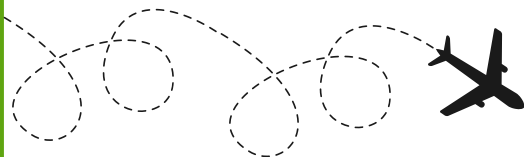
Presidents Day:

February 20

SIP, SNACK, AND SECURE YOUR DREAM HOME!

Join us for a complimentary 'Appy Hour' with Judy Bettencourt, our reliable mortgage partner from Mason McDuffie. Grab some appetizers and join Judy and Heather for a Q&A session on home loans, covering topics like first-time buyer programs, leveraging home equity, and refinancing. Reserve your spot by calling us at (209) 521-2020. See you on January 24 from 4:00 p.m. to 5:00 p.m.!

TRAVELING IN THE NEW YEAR?



Make sure to download **CardNav** by Co-Op to protect your debit card during all of your future travel plans!

GIVE YOUR WALLET A BREAK.

Start the New Year off on a **STRESS-FREE** financial note with our **SKIP-A-PAYMENT!** Your wallet with thank you.



Real estate loans and lightning loans do not qualify for a skip-a-payment. Finance charges will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payment(s) will result in me having to pay higher total Finance Charges and possibly a higher total number of payments, than if I made my payments originally as scheduled. If there is a GAP (Guaranteed Asset Protection) plan in place, a skip-a-pay may reduce your possible claim amounts. Please refer to your GAP coverages and exclusions documentation if applicable.