



MEMBER CONNECTION

SPRING 2024

A MESSAGE FROM OUR CEO

At Modesto's First, our commitment to building a solid and connected community remains unwavering. We take pride in being your trusted financial partner, and it is our privilege to serve you.

Our latest newsletter is here, packed with valuable insights, updates, and stories that reflect our shared journey. We believe in the power of knowledge and transparency, and our newsletter is a testament to that belief.

You'll find practical financial tips to help you make informed decisions and secure your financial future. We also feature community spotlights, stories of our members' achievements, and contributions to our vibrant community. Plus, we provide information about our latest products, services, and initiatives to serve you better. Remember to check out exclusive offers and promotions for you, our valued members.

Thank you for your trust and loyalty. We look forward to serving you and being part of your financial journey. Your success is our success.

Wishing you the best,

Leslie Ramirez

ATTENTION MEMBERS!

Join us for our Annual Meeting on May 28 at 5:30 p.m. at our branch location. Get involved in shaping the future of Modesto's First FCU as we review past accomplishments, discuss upcoming initiatives, and elect board members.



HAVE QUESTIONS? REACH OUT: [M1FCU.ORG/CONTACT-US](https://m1fcu.org/contact-us)

INSIDE

PAGE 1

A Message From Our CEO

Annual Meeting

PAGE 2

Build Your Savings

Kickstart Your Financial Future

Drive Home In Your New Car

Expand Your Knowledge

Adventure Awaits

Chart Your Course To Financial Independence

Holiday Closures

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



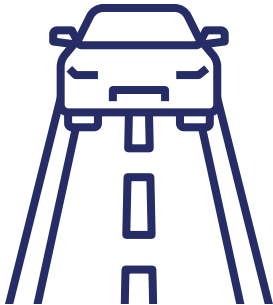
UNLOCK THE POWER OF YOUR CHECKING ACCOUNT TO FUEL YOUR SAVINGS JOURNEY.

Learn more about our checking accounts at m1fcu.org/checking-accounts.

KICKSTART YOUR FINANCIAL FUTURE.

Unlock financial freedom early with our youth checking accounts!* Designed for ages 18 and under, these accounts offer a safe and convenient way to manage money. Enjoy features like no monthly fees, mobile banking, and a free debit card. Start building healthy financial habits today with our youth checking accounts!

*Requires parent or legal guardian on the account.



DRIVE HOME IN YOUR DREAM CAR

Our new vehicle loans offer financing up to 100% of the purchase price, with a maximum loan amount of \$100,000 and flexible terms ranging from 12 to 84 months. Enjoy competitive rates as low as 5.25% APR*, making owning your ideal car more affordable. Get started on your journey to the driver's seat today!

*Visit m1fcu.org/loan-products for more information.

EXPAND YOUR KNOWLEDGE!

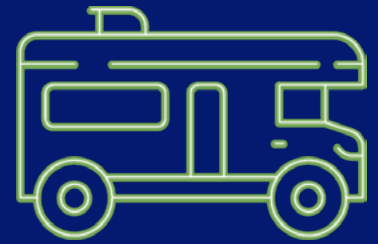
Attention members! Prepare to fortify your defenses against identity theft, scams, and fraud. Join us for an exclusive event on June 12th from 11 a.m. to 12 p.m., tailored specifically for seniors. Gain crucial insights and practical strategies to safeguard your identity and avoid cyber threats. Stay tuned for more details about this essential session on protecting yourself from online scams and fraudsters. Don't miss out on this opportunity to stay informed and secure!

LEARN MORE: M1FCU.ORG/LATEST-NEWS



HOLIDAY CLOSURES

MAY 27TH - MEMORIAL DAY
JUNE 19TH - JUNETEENTH



ADVENTURE AWAITS!

Discover the joy of adventure with our recreational vehicle loans! Benefit from rates as low as 6.25% APR*, flexible terms, and financing for up to 100% of the purchase price. Start your journey towards fun and relaxation today!

CHECK OUT OUR WEBSITE FOR MORE



CHART YOUR COURSE TO FINANCIAL INDEPENDENCE!

As Youth Month orbits into view, the family here at Modesto's First FCU has launched a cosmic campaign to ignite the financial journey of teenagers, propelling them into the vast expanse of personal finance. Picture us as a stellar spacecraft, charting the course for young pioneers as they venture into the realms of checking accounts, debit cards, and their inaugural savings and checking ventures. Every Wednesday afternoon, we're dedicated to Youth Accounts and Members, staying open until 6:00 p.m. Join us on 4/3, 4/10, 4/17, and 4/24 to open custodian accounts, minor savings or checking accounts, and more. Plus, mark your calendars for our "Out of this World" Youth Month event on Saturday, 4/27 from 10:00 a.m. to 3:00 p.m. at our branch. Enjoy food, fun, and giveaways for all attendees!