



update

www.act1stfcu.org

ACCOUNTABILITY. CREDIBILITY. TRUST.

DO MORE IN 20 24!

Make 2024 the year you get it all done. With the help of a Home Equity Loan from ACT 1st Federal Credit Union, getting the cash for all your plans is easier and more affordable than ever.

- HOME EQUITY LOAN
- FUNDS CAN BE USED FOR ANY PURPOSE
- LUMP-SUM DISBURSEMENT
- NO CLOSING COSTS
- COMPETITIVE FIXED INTEREST RATES

No matter what you're dreaming and planning for the year ahead, your credit union is here to help. Stop by the Credit Union or visit www.act1stfcu.org for current rates, loan details, and application information today.



PREPARING FOR THE *Spring Housing Market*

Are you thinking of buying or selling a home this spring? These tips can help you spring ahead of your competition!

BUYERS

Get pre-approved. This will ensure you know your budget before you start shopping and show sellers you're prepared to follow through on an offer.

Outline your needs vs. wants. Consider what you want in a new home and what you need. Keep a list and stick to it. You can avoid wasting time by avoiding homes that don't fit all your needs.

Find the right agent. In a hot market, it's important to have an experienced agent who knows how to help you get what you want and is effective when things get competitive.

SELLERS

List early. Spring brings more buyers and more sellers. By listing now, you can capitalize on buyers who are shopping early to get ahead of the crowd.

Price it right. While home prices are still growing, they may not be growing as quickly as they were a couple years ago. Be sure to have a conversation with your agent about pricing your home competitively.

De-clutter and increase curb appeal. Tour your home from the outside in through the lens of a buyer: what needs to be touched up, restored, painted, planted, or put away?



CALL FOR VOLUNTEERS

ACT 1st Federal Credit Union is a member-owned financial cooperative. Those who choose to serve on the Board of Directors are member-volunteers selected by you. Every member has the opportunity to have their voice heard on who will represent them on the Board of Directors.

For more information regarding open positions on the Board and opportunities to serve your credit union, please contact the Nominating Committee at ACT 1st FCU.

Holiday CLOSING

Presidents' Day
MONDAY, FEBRUARY 19

Good Friday
FRIDAY, MARCH 29
CLOSINGS AT 1:00 P.M.



Love My Credit Union®
rewards

**MORE DEALS
MORE REWARDS
MORE TO** *Love*



There are more reasons than ever to love being a member of ACT 1st Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like these.

- » **T-Mobile:** Get **\$50 for each new line** you switch to T-Mobile through Love My Credit Union Rewards. Call 877-520-1160 to get this member offer.
- » **Spectrum Mobile:** Get a **\$50 cash reward** for each new line when you switch to Spectrum Mobile. Call 833-804-3916 to get this special offer.
- » **TurboTax:** Get a bigger discount this tax season with **savings of up to 20%** on TurboTax federal products.
- » **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- » **TruStage Home & Auto Insurance Program:** Get exclusive member pricing and a FREE, no-obligation quote by calling 800-789-6286.
- » **Asurion Home+:** Exclusive access to home tech support and protection.
- » **Rental Kharma:** Build your credit history with rent and **save up to 30%** on Rental Kharma.
- » Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program.**

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

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