



*Yuma County*  
Federal Credit Union

p e o p l e   h e l p i n g   p e o p l e

***YUMA COUNTY FEDERAL  
CREDIT UNION***

***75<sup>TH</sup> ANNUAL MEETING & BBQ***

***FRIDAY, AUGUST 8<sup>TH</sup> 2025***

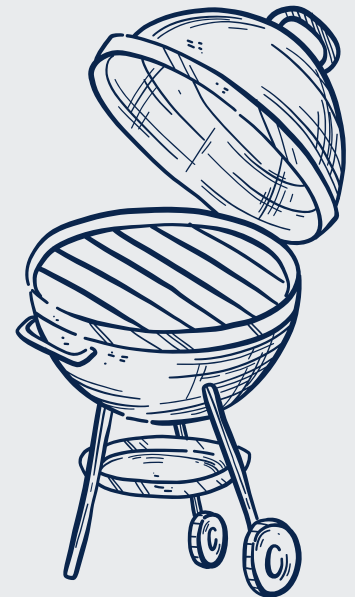
***FOOD***

***YCFCU YUMA  
PARKING LOT  
419 W 8<sup>TH</sup> AVE***

***MUSIC***



***GAMES***

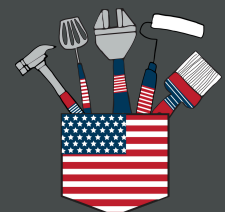


July 4th  
Independence Day

**YCFCU CLOSED  
DATES**



August 8th - Closing @3 PM  
YCFCU Annual BBQ



September 1st  
Labor Day

# Market Update

## LOAN RATES

### AUTO LOANS

Rates as low as 4.99% APR

### REAL ESTATE LOANS

6.50% APR-BALLOON AT 5 YEARS

7.00% APR-BALLOON AT 7 YEARS

7.25% APR FIXED OVER 15 YEARS

7.25% APR FIXED OVER 30 YEARS

### SHARE/CERTIFICATE LOANS

2.00% APR ABOVE

DIVIDEND/CERTIFICATE RATE

## SHARE RATES

### REGULAR SHARES

0.05% APR (\$30.00 MIN)

### VARIABLE IRA

2.50% APR

### MONEY MARKET

\$2000.00.....1.50% APR

\$10000.00.....2.00% APR

\$50000.00.....2.50% APR

### SHARE DRAFT

0.00% APR

CALL FOR SHARE CERTIFICATE SPECIALS!

### \*APR- ANNUAL PERCENTAGE RATE

ACTUAL RATES MAY VARY ACCORDING TO INDIVIDUAL CREDIT SCORE, QUALIFICATIONS AND COLLATERAL CONDITIONS. PROGRAMS, RATES, TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. ALL LOANS ARE SUBJECT TO LENDING GUIDELINES AND APPLICANT'S CREDITWORTHINESS.

\*RATES SUBJECT TO CHANGE\*



## Employee Spotlight



Emily is a Yuma Native and has been with YCFCU for nearly 3 years. She started as a teller at the credit union and is now handling a little bit of everything, but mainly making sure the member's debit cards are printed and ready to go when someone needs a new one! She also creates the marketing pieces and is usually the friendly voice when you call in to the Yuma office.



Emily Garcia

Emily was born and raised in Yuma, graduating from YHS in 2019. She married her best friend, Marcos Garcia in December, 2024. They enjoy spending time with their friends and family, favorite furry pals: Maci and Remy, and are over the moon excited to welcome the newest Garcia in January 2026!

## LOAN PAYMENT NOTICE

**THE MAXIMUM NUMBER OF PAYMENTS THAT THE LOAN PAYMENT DATE WILL ADVANCE IS TWO PAYMENTS. THE INTEREST WILL CONTINUE TO ACCRUE BASED ON THE DAILY RATE.**

# **PAWS THE PAYMENT, NOT THE FUN WITH OUR SUMMER SKIP-A-PAY PROGRAM!**

**CONTACT US TO  
RECEIVE YOUR  
SKIP-A-PAY FORM  
BY EMAIL**

**Sign up today and skip your  
qualifying JULY loan  
payment(s). There is a modest  
\$25.00 processing fee per loan  
to participate in the Summer  
Skip-a-Pay program.**



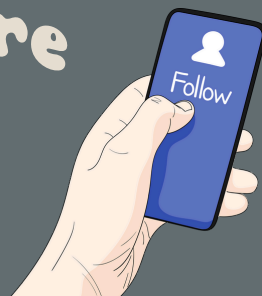
## Follow for more



@YUMA COUNTY FCU



@YCFCU



## NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



EQUAL HOUSING  
LENDER

We do business in accordance with the Federal Fair Housing Law and Equal Opportunity Act.