

Debit Card Cash Back Rewards*

UNLIMITED
with
**NO
CAPS**

- ✓ Earn **\$0.05** every time you swipe your debit card.
- ✓ Rewards deposited directly to your account every month.
- ✓ No sign-up. No categories. Just unlimited Cash Back!

*Debit Card Cash Back Rewards available on all UK Credit Union accounts with an associated debit card, excluding Student Rewards Accounts. Members earn \$0.05 cash back for each qualifying signature-based debit card transaction once a minimum of 11 transactions are completed within a calendar month, including joint account holder cards. PIN-based transactions, checks, cash withdrawals, and other non-signature transactions do not qualify. Cash back will be credited to the checking account by the fifth day of the following month or the next business day. Transactions that are returned or fully refunded within the same calendar month will reduce the payout by \$0.05 per returned transaction; partial refunds or refunds processed in a later month will not reduce the payout. Please see a representative for additional details. Membership eligibility required. Federally insured by NCUA.

BlueVantage CheckingTM

It's Checking with Serious Advantages!

Telehealth
Access¹



Travel +
Leisure Discounts



Roadside
Assistance²

And So Much More!

UK CREDIT UNION'S

12 DAYS OF *Joy*

From **December 13 - December 24**, we highlighted a different nonprofit each day, honoring their impact and supporting their important work with a donation to help them continue their mission.

These organizations provide essential resources, offer hope to those facing challenges, and strengthen the fabric of our community in countless ways.

We were proud to support the following 12 Days of Joy recipients:

Believing In Forever Inc.

Coventry Oak Elementary

Step By Step

Urban League of Lexington



UK CREDIT UNION'S

12

DAYS OF
Joy

GreenHouse17

Jessamine County Food Pantry

Jubilee Jobs

Lexington Rescue Mission

OWL

(Opportunity for Work & Learning)

The Hope Center

The Nest Lexington

Thomson-Hood Veterans Center



MINDFUL *Money* PODCAST

Smarter Spending and Stronger Credit:

A Conversation with Todd Moore

In the newest episode of the Mindful Money Podcast, we're joined by Todd Moore, Education & Outreach Director at Trinity Debt Management, for an insightful conversation on financial wellness and navigating today's evolving credit landscape. Todd shares his journey into financial services, some of the most impactful moments of his career, and timely insights on the growing influence of Buy Now, Pay Later (BNPL) programs.

Tune in for a fun, informative discussion packed with practical tips on protecting your credit, making smarter financial decisions, and staying ahead of the curve—with support from our trusted partners at Trinity Debt Management. **CHECK IT OUT HERE!**



Turn snow days into pay days . . .

AS HIGH AS **4.00%** APY* on balances up to \$25,000
HIGH YIELD SAVINGS ACCOUNT



* Annual Percentage Yield. Rates are current as of 1.2.25. Membership eligibility required. \$1,000 minimum balance required to open High Yield Savings Account (HYSA). HSAs are tiered-rate accounts. The balance ranges for the tiers are: Tier 1 - \$0 to \$25,000 (4.00% APY); Tier 2 - \$25,000.01 to \$50,000 (0.50% APY); Tier 3 - \$50,000.01 to \$100,000 (0.75% APY); Tier 4 - \$100,000.01 to \$250,000 (1.00% APY) and; Tier 5 - \$250,000.01+ (1.50% APY). HSAs are blended-rate accounts, with only the amounts falling within each tier being eligible for applicable APY. Resulting APY ranges for each tier are: Tier 1 - 4.00%; Tier 2: 2.25% to 3.99%; Tier 3: 1.50% to 2.24%; Tier 4 - 1.20% to 1.49% and; Tier 5: Up to 1.49%. Fees may reduce earnings. Rates may change after an account has been opened. Limit of one HYSA per primary member's Social Security Number. Please see a representative for additional details, other restrictions may apply. Federally insured by NCUA.

UK Credit Union was proud to help introduce...



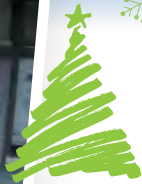
...the Legendary Festival of Lights, a sparkling new holiday tradition that transformed Legends Field into a winter wonderland from November 21, 2025, through January 4, 2026.

This immersive experience featured millions of dazzling lights, themed displays, holiday entertainment, and festive community programming designed to make Lexington the go-to destination for seasonal celebration. All brought to you by the Official Credit Union of Joy!

What's more is that hundreds of Credit Union members were able to take advantage of our three half-price member nights on December 4th, 12th and 20th!

ICE SKATING EXPERIENCE *at Triangle Park*

UK Credit Union was proud to sponsor the Ice Rink at Triangle Park this holiday season—one of downtown Lexington's favorite winter traditions. From first-time skaters to longtime regulars, the rink brought neighbors, families, and friends together in the heart of the city, filling downtown with laughter, connection, and holiday cheer. Supporting experiences like this reflects our mission to bring joy to downtown Lexington and invest in the moments that make our community feel festive, welcoming, and alive throughout the holiday season.



LEXINGTON CHRISTMAS PARADE

What a magical day at the Lexington Christmas Parade!

As the Official Credit Union of Joy, UK Credit Union was thrilled to spread holiday cheer from Main Street to Mill Street. Our team passed out candy canes, shared smiles, and even had a few tiny UKFCU helpers — plus a special appearance from Whiskers!

We're grateful to be part of such a vibrant community and proud to have Downtown Lexington Partnership helping us bring the joy this season.

Thank you, Lexington, for celebrating with us!



SECOND-TIME WINNER

AWARDED IN TWO CONSECUTIVE YEARS



WE'RE HEADING TO NORTHERN KENTUCKY!



UK Federal Credit Union and Cove Federal Credit Union are pleased to announce a merger agreement, subject to regulatory NCUA approval and a Cove FCU membership vote. This announcement comes after thoughtful consideration between both credit unions in terms of service, sustainability and growth. The Board of Directors of each credit union has unanimously approved the merger. The combined organization will operate under the University of Kentucky Federal Credit Union leadership and name.



UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION



COVETM
Federal Credit Union



On October 28, 2024, we celebrated a special milestone—our very first branch outside of Fayette County.

Since that day, we've been welcomed with open arms by the Nicholasville community.

Your support, trust, and enthusiasm have helped us grow and continue doing what we love most—serving our members and our community.

From all of us at the UK Credit Union, thank you for making our first year in Nicholasville one to remember.



SNAPSHOTS OF COMMUNITY

Moments That Matter



Scott County Government employees are now eligible for membership at UK Credit Union!

We are pleased to announce the addition of **Scott County Government** as a Preferred Partner (SEG). We are proud to support the employees of the Scott County Government. From managing day-to-day expenses to planning for your financial future we're here to provide the tools, guidance, and support you need every step of the way. Your success is our priority, and we're honored to be part of your financial journey!

KEENELAND Scholarship Presentation



As part of our ongoing partnership with Keeneland, the UK Credit Union team — including our CEO and senior leadership — had the honor of surprising two incredible Keeneland employees, Leslie Bliziotis and Lanea Hayden, with \$2,000 scholarships!

We're so grateful for our partnership with Keeneland and proud to celebrate their hardworking team members who make every race day special.





SNAPSHOTS OF COMMUNITY

Moments That Matter

Golisano Children's

In November, our team volunteered at Golisano Children's at UK to support their Family Gathering event where we served meals to hundreds of parents/guardians who were spending the Thanksgiving holiday at the hospital with their child.

In December, we also supported the hospital's Winter Wonderland event, where we assisted parents/guardians with shopping and wrapping presents from the Christmas store. Both events were provided at no cost to the families, and we were honored to sponsor and support these events. Seeing the impact of a simple gesture during such difficult moments reminded us that even the smallest acts of kindness can bring joy when it's needed most.





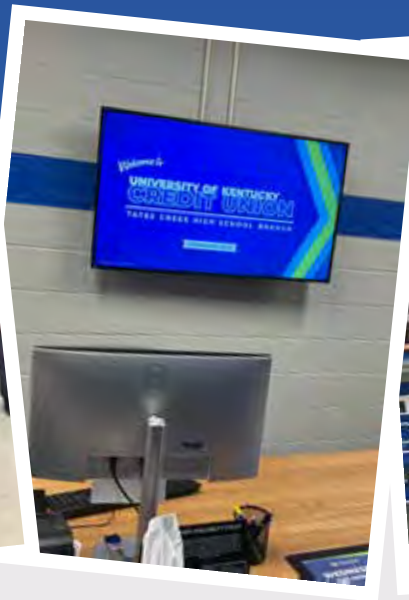
NOW OPEN!

Exciting news! UKFCU has officially opened its second in-school branch — this time at Academies of Tate's Creek High School! We were honored to celebrate the grand opening and ribbon cutting with the incredible students and teachers who made this opportunity possible.



A special shoutout to Jaxon Lockard, student intern of the new branch, who shared, "I believe this partnership between the University of Kentucky Federal Credit Union and Fayette County Public Schools is setting up the students for success... I'm glad to be a part of it."

As a proud community partner of FCPS, we're thrilled to continue providing students with real-world financial experience and opportunities that extend beyond the classroom.



*It's banking
...only better!*