

BlueVantage *Checking*

LOOKING FOR MORE THAN JUST THE BASICS?

Sure, a standard checking account gets the job done — debit card, mobile access, secure banking. But what if your checking account could actually do more for you?

At UKFCU, we're always looking for ways to bring more value to our members. That's why we created BlueVantage Checking — an account that goes beyond the basics with built-in perks like:

- **Cell Phone Protection**
- **24/7 Roadside Assistance**
- **Telehealth Access**
- **Retail & Shopping Discounts**
- **Identity Theft Protection and Recovery Tools**
- **And more!**

We're currently working on an online upgrade process, but you don't have to wait — you can schedule a quick visit at one of our convenient branches and upgrade your account in minutes!



This season's biggest winner is . . .

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



APY = Annual Percentage Yield. HYSAs 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).

Mortgages ARE NOW IN THE HOUSE



For years, UK Credit Union has helped members achieve homeownership through our Mortgage Home Loans — but until recently, we partnered with a third party to handle the loan process. Over the past 18 months, our dedicated team has worked tirelessly to change that.

This October, we officially originated our first in-house mortgage, marking a major milestone for UK Credit Union!

By building and managing our own Mortgage Lending Program, we can now:



Deliver the **exceptional service** our members deserve, start to finish.



Invest in **modern technology** that simplifies the homebuying journey.



Offer **market-leading rates** our members have come to expect.

meet the team

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MINDFUL *Money* CENTER

Knowledge: an investment that pays the highest dividends.

We know that financial well-being is important. Whether you're a seasoned saver or just beginning your journey toward financial freedom, we've got the resources and tips to help you master your money.

Mindful Money is UK Credit Union's educational content library designed to help members stay informed about important money topics, financial tips, and smart decision-making.

Explore articles on debt consolidation, credit options, financial security, learn financial tips on the Mindful Money Podcast, Blog and more!



DRIVE NOW, PAY LATER (90 days later!)

when you refinance your
auto loan with UK Credit Union

* Offer available for collateral 7 years old or newer and applicable to auto, motorcycle, boat and powersport vehicle loan refinances. Interest rate reduction limited to a floor rate of 4.99%. Rate reduction not to exceed 2%. Interest will accrue during 90-day no-payment period. Collateral must be currently financed in the member/borrower's name with a financial institution other than UKFCU. Proof of current interest rate is required. Forms of proof include but not limited to: Online banking screenshot with rate and collateral, purchase agreement, statement, or any other method for documentation purposes to verify current rate and collateral. Current vehicle registration required. Payment on existing loan must be current to qualify for interest rate reduction. Member must be in good standing with UKFCU to qualify. All financing subject to UKFCU's standard underwriting guidelines and credit evaluation. Offer may end any time, and without notice. Offers cannot be combined. Membership eligibility required. Federally insured by NCUA.

Thank You

FOR VOTING US THE BEST



NEW LOCATION COMING SOON

OFF OF LEESTOWN ROAD
LEXINGTON, KY.



NEW Branch!



BE ON THE
lookout!

UK BASKETBALL POSTERS + CALENDARS

Arriving At Your Local Branches Soon!





SNAPSHOTS OF COMMUNITY

Moments That Matter



Fayette County Public School employees and students are now eligible for membership at UK Credit Union!

We are pleased to announce the addition of **Fayette County Public Schools (FCPS)** as a Preferred Partner (SEG).

“ This partnership reflects our long-term investment in both students and educators, ensuring that financial literacy and access to trusted financial services are available to everyone across the district. ”

- **President and CEO Ryan Ross.**



Women ²⁰²⁵
BUILD

UK Credit union is proud to be a sponsor for the 2025 Habitat for Humanity Women's Build!

From cutting wood and raising walls to using power tools side by side, women of the Credit Union had the privilege of building the foundation of Ronnesia's future home during the Women's Build kickoff in September.

We weren't just building a house — we were helping build stability, strength, and hope for a family's future.



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SNAPSHOTS OF COMMUNITY

Moments That Matter



We had a wonderful time at the YMCA of Central Kentucky's Trunk-Or-Treat as this year's Presenting Sponsor!

Our team handed out sweet treats, decked out our trunk in UK blue, and even had Whiskers stop by to snap some photos with the kiddos.

We're so proud to partner with incredible organizations like the YMCA and to help bring smiles (and a little spooky fun) to our community. It was a great day all around!



NEXT EVENT



SHRED DAY

SATURDAY, NOVEMBER 1ST



NICHOLASVILLE BRANCH

201 Bryant Drive Nicholasville, KY 40356

9 AM - 12 PM

A FEW THINGS TO REMEMBER:

You may bring up to **5 storage boxes of paper**

Please be sure to place all shred items in the **trunk of your car OR in the back seat**

Remain in your vehicle while our team members unload your shred items



MARK YOUR CALENDARS



FRAUD-FREE *Holidays* SEMINAR

TUESDAY, NOVEMBER 18th

6 PM - 7 PM

The holidays are a time for giving, but scammers see it as a time for taking.

Join **UKFCU BSA** and **Fraud Mitigation Officer Jordan Imlay** for our Fraud-Free Holidays seminar, where you will learn the latest fraud trends, common scams to watch for, and practical tips to keep your finances safe this season. Learn how to spot red flags, safeguard your personal information, and enjoy a stress-free holiday without becoming a victim of fraud.

REGISTER HERE



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



**UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION**

Federally insured by NCUA | Equal Housing Lender

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