

BENEFITS

Financial services that can include
savings accounts, loans,
and more.

business that passes earnings to
the form of higher savings rates and
dividends.

that are generally higher than the
average.

the over-profits philosophy.

and managed. Governed by a
board of directors comprised of
members.



Jackson
Senior
Advisor



Steve Mann
Group Program Manager
Family Service Information



Barrett Slade
Professor of Finance,
BYU



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Professor of Finance,
BYU



Love Where You Bank



As a member-owned financial cooperative, the
satisfaction and financial well-being of our members are
at the heart of everything we do.

**UCCU provided more than \$45 million in savings to
our members in 2023.*** We're proud of these savings
because we know they come from the high yields we
provide our members on products like savings accounts,
money market accounts, and savings certificates, as well
as the low rates we offer on auto loans, mortgages, home
equity loans, credit cards, and more.

We've also "elevated" our checking accounts by enhancing them with more
benefits than ever before—including state-of-the-art tools to help safeguard your
family against the ever-present threats of identity theft and online fraud. Learn
more about the benefits of UCCU's new Elevated Checking on pages 9-10.
Additionally, I'm excited to announce the launch of UCCU Insurance Services,
to ensure you and your family have the best options for home, auto and life
insurance. Learn more on page 14.

As we continue forward through 2024, I want to reaffirm this credit union's
commitment to being a financial institution that our members can trust. UCCU is
well-capitalized, financially sound, and highly diversified across consumer and
commercial services with a very conservative risk appetite.

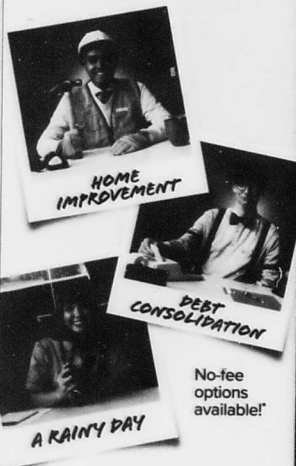
Please remember that you can always count on UCCU to provide tools to help you
thrive in any economic climate—from high-yield savings certificates that can help
you combat inflation to online budgeting tools designed to help every member of
your family progress towards their financial goals.

Sincerely,

Bret VanAusdal
President/CEO

*Information independently verified by Statista and American Credit Union, which indicated that Utah Community Credit
Union provided \$45,022,760 in direct financial benefits to its 214,762 members during the twelve months ending December
2023, when compared to the average rates and yields of other banks.

GET A UCCU Home Equity Line of Credit FOR...



No-fee
options
available!



Apply now by visiting
uccu.com/MyEquity



*Financing subject to UCCU membership and underwriting
criteria. Not all members will qualify. Properly reviewed &
required. No closing costs and no fee options available. Conditions
apply. Approval for an equity line of credit is subject to credit review.
\$100,000 or less depending on the borrower's financial profile. Offer valid
within 24 months of funding date. Home improvement of all necessary
nature required. Please may include but not limited to the following:
renovation, landscaping, home, auto, term, and program are
subject to change and subject to credit review. Equity financing under NMLB
801000. Excludes interest on NMLB.