FIRSTLIGHT FEDERAL CREDIT UNION

USA 250 YEARS FORWARD

## AMERICA'S 250TH ANNIVERSARY

# Four Offers. One Celebration.

Celebrating 250 years of America with member offers across savings, auto, mortgage & more

## CERTIFICATE SPECIAL | 4.25% ANNUAL PERCENTAGE YIELD*

**MINIMUM DEPOSIT $100,000 • 6 MONTH TERM**

*Annual Percentage Yield (APY) as of 7.1.26 and is subject to change at any time without prior notice. Promotion is for a limited time on a 6-month sharecertificate (Consumer and Business) with a $100,000 minimum deposit. FirstLight Federal Credit Union reserves the right to end or modify a special/promotional rate at any time. Penalties apply for early withdrawal from certificates. Unless you indicate otherwise, the certificate will be renewed at maturity at a like term, if available, or at the then-current rate in effect. Other restrictions may apply. Membership eligibility applies. Federally insured by NCUA. Contact us or visit a branch for complete details.



## REFINANCE YOUR AUTO LOAN GET $250 CASH BACK

**PLUS BEAT YOUR CURRENT RATE BY 1.00% APR** AND UP TO 90 DAYS OF NO PAYMENTS!*****

Annual Percentage Rate. All loans are subject to approval. Rates and terms are based on vehicle year and borrower's credit qualification and are subject to change. The $250 cash back offer is available while supplies last and will be deposited into the share account. Minimum refinance amount of $10,000 is required to qualify for the cash back offer. Deposit time may vary. The promotion does not apply for existing FirstLight auto loans. **Rate discount will not reduce the interest rate below the floor rate of 4.50%. Other conditions apply. Promotional offer is subject to change at any time without any notice. Membership eligibility requirements apply. FirstLight is an Equal Opportunity Lender. Promotion ends 7.31.2026. ***Interest will accrue during the 90-day no payment period.



## $250 GIFT CARD GIVEAWAY

**OPEN A SAVINGS ACCOUNT TO ENTER******

******No purchase necessary to enter or win. Membership eligibility requirements apply. You must be 18 years or older to win. Must open a new Savings account to qualify. Limit one entry per member account opened. Drawings will take place on July 10, 17, 24 and 31st, 2026 and will be formally contacted by FirstLight Federal Credit Union. FirstLight employees, their immediate family and entities directly associated with this sweepstakes are not eligible to win. All federal, state, and local laws and regulations apply. The winner will be contacted by FirstLight Federal Credit Union no later than 7 business days from the day of the drawing. The odds of winning depend upon the total number of eligible entries received during the promotional period. Gift Card must be picked up at FLFCU administration offices. Other terms and conditions may apply. Federally insured by NCUA. For full Official Rules please visit FirstLightFCU.org

## WELCOME HOME!



## GET UP TO $5,000****** IN CLOSING COSTS

**WITH A FIRSTLIGHT MORTGAGE LOAN**

*******All loans are subject to credit qualification and approval. Mortgage loans are available only on properties located in Texas and New Mexico. Certain fees and conditions apply. Membership eligibility requirements apply. FirstLight is an Equal Housing Lender. The offer of up to $5,000 covers the following fees: origination, administration, appraisal, appraisal management, and credit report fees. Applicants must apply by September 30, 2026, and must close on their loan within 12 months from the date of application to qualify for the promotion. FirstLight reserves the right to alter and/or cancel promotion without any notice.