



**Special Rate Certificate**  
**4.80% APY\***  
1-Year, \$100,000 minimum deposit



\*Annual Percentage Yield (APY) as of 02.14.25 and is subject to change at any time without prior notice. Promotion is for a limited time on a NEW one year share certificates (Consumer and Business) with a \$100,000 minimum deposit of new deposits. New Deposits are defined as funds not currently on deposit with Firstlight. Early withdrawal penalties apply and may reduce earnings on the account. Unless indicated otherwise, the certificate will be renewed at maturity to a like term, if available, or at the then current rate in effect. Other restrictions may apply. Membership eligibility requirements apply. Contact us or visit a branch for complete details and/or for other promotions available. Federally insured by NCUA.

### **4.80% APY\* SPECIAL 1-Year Share Certificate**

Give your finances a little extra love this season!

\*Annual Percentage Yield. Promotion is for a limited time on a NEW one-year share certificate with a \$100,000 minimum deposit of new deposits.

**LEARN MORE**



### Our Newest Engagement Center Is Now Open in Las Cruces!

Discover innovative self-service technology combined with the friendly, neighborhood support you know and trust. Enjoy greater flexibility, more choices, and easy access to our team and services-all designed to enhance your experience and support your financial journey.

Visit us at 522 East Idaho, Las Cruces, NM 88001.

[LEARN MORE](#)



### Fall in Love with Your Dream Home this Valentine's Day!

Ready to make your heart skip a beat? Let us help you find the perfect home to call your own. Get up to **\$3,500\*** in closing costs and start your next chapter in a place you'll absolutely adore. Love at first sight? It's possible with FirstLight.



[LEARN MORE](#)



### Add Some Extra Love To Your FirstLight Account

Next week, you can enjoy a new, simple and convenient experience for adding a new account to your existing FirstLight account. Here's a step-by-step guide to show you how to do it, from the comfort of your couch!

## FINANCIAL EDUCATION



### SEMINAR- Unleashing the Power of Credit

Credit is a valuable financial tool, and understanding how it works is key to making it work in your favor-like finding the perfect match for your money.

**Thursday, February 20, 2025**

**Time: 6:30 PM MST**

[Sign Up](#)

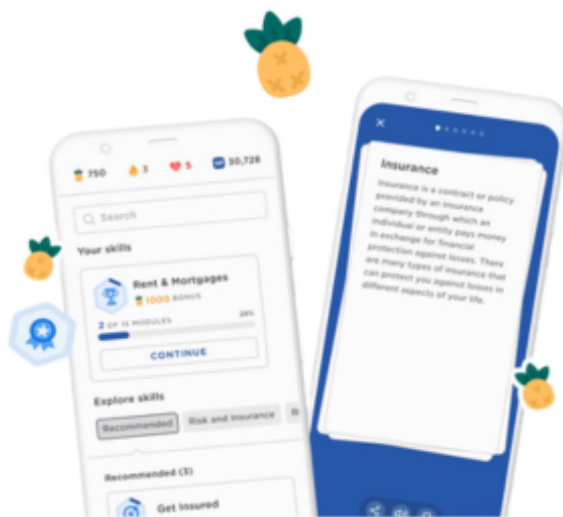


### PODCAST- Five Easy Ways to Cut Monthly Expenses

If you're looking to cut down your monthly expenses, here are some quick tips you can start using right now. Learn simple steps to save money-without the stress.

[Read More](#)

## FINANCIAL RESOURCES



**zogo**

## Get paid to learn financial literacy!

Zogo is a mobile app that teaches you financial literacy and rewards you for learning!

[LEARN MORE](#)



**FIRSTLIGHT FEDERAL CREDIT UNION**



**LOANS**



**RATES**



## EVENTS



**DOWNLOAD**  
FirstLight Mobile  
Banking App



Text "**FirstLight**" to **74994**  
for the latest offers, news,  
promotions, and more!

QUESTIONS



ARCHIVED NEWSLETTERS



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