Money Matters Newsletter

April 2022

FIRST CREDIT UNION



Join us at Auto House for our Spring Car Sale Saturday, 5/14 from 9am to 5pm.

Auto House will be hosting this event at two of their locations in the Phoenix area.

- 10857 N 95th Ave, Peoria, AZ 85345
- 360 S Smith Rd, Tempe, AZ 85281

AUTO HOUSE
Find Your Ride Inside

Stop by, enjoy food and refreshments while you peruse their wide variety of inventory!

Over 650 pre-owned vehicles. Choose from a large selection of pre-owned vehicles including trucks, SUVs, mini vans, domestics, imports, and more.

Trade-ins are welcome. Trade in your current vehicle and drive off in a great, new to you, ride!

Car Sale Special Offer. 1% cash back (up to $500), enjoy no payments for 90 days AND receive an annual car wash pass courtesy of Auto House when you buy a vehicle during the sale event and finance it with First Credit Union.*

Get pre-approved! Apply online at **first**cu.net or over the phone when you call (480) 756.5500 or toll-free outside the Phoenix area at (800) 732.6986.

*Get cash back of 1% of total loan funded, up to $500. Offer can be combined with applicable loan rate discounts. Offer applies to vehicles purchased at Auto House and financed with First Credit Union 05/07/2022 through 05/21/2022. Cash back award will be deposited into your First Credit Union savings account when loan funds and title perfected or within 90 days of loan funding. Cash back award cannot be used to lower the amount financed. You must retain vehicle financing at First Credit Union for a minimum of 180 days to retain cash back award. Deferred payments are subject to approval. Qualifying members may select to defer their first payment for 90 days from the loan funding date. Interest will accrue during deferral period. Your individual loan rate will be based on your personal financial situation and previous credit performance. Annual Car Wash Pass will be awarded by Auto House at time of vehicle purchase. Should vehicle be returned or vehicle purchase cancelled, Annual Car Wash Pass will be revoked. Certain conditions and restrictions apply. Offer ends 05/21/2022.

Arizona Gives Day

Mark your calendars - Arizona Gives Day returns on April 5th! Arizona Gives Day is an annual 24-hour online "give-a-thon" benefiting local nonprofits. First Credit Union will continue to support ICAN for the 8th year!

ICAN is a free youth center in the East Valley that offers programming for youth, teens, families and the community. ICAN's nationally-recognized prevention programming teaches disadvantaged youth real-life skills including goal setting, positive decision making and how to avoid the risky behaviors that are prevalent in the community ICAN serves. ICAN's evidence-based programming equips youth to achieve personal and academic success. Parenting classes and substance abuse education complete ICAN's programming, impacting the entire community.

Join us! Visit www.azgives.org/ICAN to make your Arizona Gives Day donation.





Introducing Early Direct Deposit

Your wallet just got brighter! On April 1st we will begin releasing eligible direct deposit funds up to two days sooner than they would typically be made available.*

Do you already have your direct deposit set to go into your First Credit Union account? No need to take any additional steps - you may start to see your funds up to 2 days early!*

Ready to start receiving your direct deposit into your First Credit Union account? Simply:

1. Complete our direct deposit form with your information
2. Submit the form to your employer's payroll department
3. Voila! You're all set to start receiving your funds up to two days early!*

Have questions? We are here to help - give us a call at 480-756-5500 or visit a branch today! :)

*Subject to employer and/or payer terms and conditions, deposits may be made available up to two days earlier than the scheduled posting date.

Celebrating our Youth in April!



Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is "Save Small. Dream big. at your credit union." It uses the image of a magical rainbow with a wish-fulfilling gold star at the end. We want to tell young members that their dreams are attainable, no matter how big they are.

First Credit Union is a great place to start saving. If your kids aren't members, encourage them to join the credit union - new members 24 and younger receive a complimentary $5 opening deposit. PLUS, we pay for A's on report cards! Learn more at firstcu.net.

Celebrate with us! Stop by any branch location 4/18- 4/22 to grab financial education handouts, coloring pages and snacks!



FINDING YOUR DREAM HOME or making your current home new again.

Whether you are on the hunt for your dream home or you are dreaming about enhancing your current home, First Credit Union is here for you. We are a trusted local lender with local decision making, choice of terms, and competitive rates.

Choose First Credit Union for your next home loan whether you want to buy, refinance, or make your first home purchase. We offer you:

- Choice of terms up to 30 years
- Pre-qualification & credit analysis
- Upfront fees & member-only rates

If you have found your dream home, but are fantasizing about renovations, a Home Equity Loan or Home Equity Line of Credit (HELOC) may be a great option for you!

Home equity loan or HELOC - what's the difference? With a home equity loan you recieve the entire loan amount at once and repay it over time. A HELOC, is a revolving credit line and you can borrow funds as needed. Both are secured by the deed of trust on your home.

Home loan specialists here :) Let a First Credit Union home loan specialist guide you through the home buying, refinancing, or home equity process. We take the time to explain the various loan program options available to you.

Get started today! Call (480) 756.5500 or (800) 732.6986 outside the Phoenix area, visit **first**cu.net or stop by any of our branches to begin the process.

Holiday Closures

Our branch locations will be closed on:

Monday, May 30, 2022
Memorial Day

Monday, June 20, 2022
Juneteenth (*Observed*)

Access your accounts anytime!

firstcu.net

(480) 756.5501

Text banking 226563 (Register your device at **first**cu.net)

ATM with any of these logos: CO-OP ATM, VISA, pulse

Mailing Address: P.O. Box 820, Chandler, AZ 85244 | 24/7 Phone Center: (480) 756.5500 • (800) 732.6986

NCUA · BBB ACCREDITED BUSINESS · CO-OP SHARED BRANCH

©2021 All rights reserved First Credit Union