Money Matters Newsletter

February 2019

Celebrating 90 Years FIRST CREDIT UNION

#90DaysofGiving



FREE Tax Preparation Assistance

First Credit Union is hosting Volunteer Income Tax Assistance (VITA) sites again this year at two locations. Through this program, FREE income tax preparation assistance is available for low- to moderate-income families and individuals now through April 9, 2019.

Location	Days & Times	
Chandler Corporate Plaza Branch	Tuesday	9 am - 3 pm
Devonshire Branch	Tuesday	9am - 1pm

Just a little reminder. Don't forget to make your 2018 IRA contribution. This year's deadline is April 15th, 2019.

Here's what you need to bring.

Please bring the following documents with you in order to receive tax preparation assistance:

- Proof of identification (required)
- Original Social Security cards or 1099 SSA, including those of all dependents (required)
- Wage and tax statement(s) Form W-2, W-2G, 1099-R, from all employers (required)
- Interest and dividend statement(s), Form 1099, from financial institutions (required)
- Copies of your 2017 Federal and State tax returns are helpful, but not required.

For details visit **first**cu.net or call us at (480) 756.5500 or toll-free outside the Phoenix area at (800) 732.6986.

TSP Modernization Act of 2017
Effective September 2019
What does this mean for you?



Join us for a **TSP Tuesday Webinar** as Joe Shinske discusses what you need to know about retirement and your Thrift Savings Plan, including a Q&A session.

Tuesday, February 19, 2019

8:00 a.m. - 8:30 a.m. **OR** 5:00 p.m. - 5:30 p.m.

Hosted by Joseph F. Shinske III
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FIRST Wealth Advisors
Investments • Retirement • Insurance

To register or for details, call 480.756.4702

Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.

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Holiday Closures

Our branch locations will be closed on
Monday, February 18, 2019
in observance of Presidents' Day.

Access your accounts anytime!

firstcu.net

(480) 756.5501

Short code 90703 (Register your device at firstcu.net)

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

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0% INTRODUCTORY APR[1]

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on balance transfers
for 9 billing cycles

2X POINTS
on purchases[3]
made during the
first 90 days



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[1] APR = Annual Percentage Rate. 0.00% Introductory APR for a period of nine (9) billing cycles. After that your APR will be 12.15% to 22.15% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
[2] 4.90% Introductory APR for a period of nine (9) billing cycles on balance transfers made within 30 days of card account opening. After that your APR will be 15.15% to 25.15% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
[3] Earn 2X rewards points on purchases posted to your First Credit Union Visa® Rewards credit card during the first 90 days of account opening. Balance transfers and cash advances do not qualify as purchases.

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3. When your friend enrolls at firstcu**rewards**.net, you'll earn 25 points and your friend will receive 150 points!
4. When your friend opens a new checking account, they'll earn 300 points immediately! And you'll earn 350 points redeemable for your choice of rewards.

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This credit union is federally insured by the National Credit Union Administration.

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