Money Matters Newsletter

January 2019

Celebrating 90 Years FIRST CREDIT UNION

#90DaysofGiving



First Credit Union Pays for A's!

Education is the foundation for your future. First Credit Union supports the importance of working hard to get a good education. We want to reward our K-12 members for their efforts. Get rewarded for your hard work with our Great Grades Rewards Program!

Here's how it works:

- Offer valid for First Credit Union K-12 members
- Receive $1 per A or equivalent on report card
- Earn up to $5 per quarter and $20 per year
- Reward deposited in your First CU account

Redeem your A's now! Submit your July - December report cards in January and January - June report cards in July. Bring your report cards to any branch or submit them online at **first**cu.net.* Click on the Great Grades banner on the Community page to learn more.

Special Note to Members 12 years old and younger:
First Credit Union adheres to the Children's Online Privacy Protection Rule or "COPPA" that prohibits collecting any personal information online from a child under age 13. For members 12 years old and younger, please have a parent or guardian complete and submit the online redemption form for you OR stop by any First Credit Union branch to claim your Great Grades Reward in person. Thank you!

Check out our College Scholarships & Grants program inside!

Notice of Annual Meeting & Election on Tuesday, March 26, 2019

Mark your calendars and join us for First Credit Union's Annual Meeting on Tuesday, March 26, 2019 at Chandler Corporate Plaza located at 25 S. Arizona Place. Arrive early for networking opportunities at 5:30 p.m. The meeting will begin promptly at 6:00 p.m.

First Credit Union has been proudly governed for the past 90 years by a volunteer Board of Directors of credit union members, just like you. These members volunteer both their time and talents to help guide the overall course of First Credit Union.

Every October we invite those interested to submit an application to be considered for nomination to the Board of Directors. Per our Bylaws, each December, First Credit Union's nominating committee, which is an appointed committee, reviews applicants' qualifications and nominates candidates for the following year to be elected to a three-year term.

For 2019, there are two positions to be filled. Because only two members have been nominated for the two available positions, these nominees will be considered elected by acclamation at the Annual Meeting. Following are the biographies of the candidates selected by the nominating committee. We hope to see you there!



Russ Puckett (Incumbent)

Mr. Puckett has served on the First Credit Union Board of Directors for the past six years. He has also served on the Supervisory Committee of Capital Communications Federal Credit Union in Albany, New York. Prior to retirement, Mr. Puckett was employed by Verizon. Mr. Puckett participates in the Volunteer Income Tax Assistance program as a trainer and quality control supervisor. He's been recognized by the Credit Union National Association with an award for his volunteer achievements and contributions. Mr. Puckett resides in Sun Lakes, AZ.



Barry J. Schlegel (Incumbent)

Mr. Schlegel has served on the First Credit Union Board of Directors since 2016. Mr. Schlegel has been involved with credit unions for over 46 years as a member, employee and volunteer. Mr. Schlegel began his experience as a credit union volunteer by serving on the Supervisory Committee for several credit unions in California and Oregon. After moving to Arizona in 2013, Mr. Schlegel joined First Credit Union's Supervisory Committee in 2015. Mr. Schlegel enjoyed a full career with the United States Air Force before retiring in 1994. Additionally, Mr. Schlegel contributed to volunteer service for local police departments in both Redmond, Oregon and Chandler, Arizona.

Don't Miss Out on Scholarship & Grant Opportunities!

Deadline to apply is February 15, 2019

There is still time to apply for First Credit Union's College Scholarship program and Youth Financial Education Grant program for the 2018-2019 school year. These programs are available exclusively to members of First Credit Union.

$500 Youth Financial Education Grant Program. This grant seeks to assist an educator, community group, or organization with funds to help support a financial education program for children, kids, or teens.

$1,000 College Scholarship Program. This scholarship program recognizes and rewards up to three graduating high school seniors planning to enroll in a full-time course of study at an Arizona university, college, or vocational school in the fall.

Apply today! Visit **first**cu.net and click on Community for more info and to download an application. Application deadline for both programs is February 15, 2019.



Celebrating 90 Years

FIRST CREDIT UNION

#90DaysofGiving

We're turning 90 Years YOUNG!

A huge THANK YOU to our members & communities — we exist because of you. To show our appreciation, we're celebrating our 90th Anniversary with

#90DaysofGiving

Visit **first**cu.net/COMMUNITY to learn more!

Join us! Estate Planning Seminar 1/24/19

Estate Planning: The Gift That Keeps On Giving

It's a New Year and another chance to accomplish the goal of reviewing or creating your estate plan. Please join us for a *no cost, no obligation* educational seminar about estate planning in Arizona.

Creating an estate plan can be a pressing concern for families. Yet, it's seldom done. This informational seminar could help answer questions you may have about estate planning. Learn about the various types of estate plans so you can determine which might be beneficial for your needs. All First Credit Union members and their guests are welcome!

Thursday, January 24, 2019 at 803 E. Devonshire, Phoenix, AZ 85014

Check-in is at 5:45 p.m. and the seminar is 6:00 p.m.to 7:30 p.m.

Hosted by Joseph F. Shinske III
Financial Services Representative
with First Wealth Advisors at First Credit Union
803 E Devonshire • Phoenix, AZ 85014
Toll-Free: 800.255.8599 • Phone: 480.756.4701
Joe.Shinske@cunamutual.com
www.curep.com/FCU

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Holiday Closures

Our branch locations will be closed on
Tuesday, January 1, 2019
in observance of New Years Day and
Monday, January 21, 2019
in observance of Martin Luther King 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

NCUA · ACCREDITED BUSINESS BBB · CO-OP SHARED BRANCH

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INVITE YOUR FRIENDS

REFERRING IS A SNAP

TEXT • TWEET • TELL EVERYONE

FIRSTCU**REWARDS**.NET

GET FREE STUFF

Invite a friend and you both can earn a reward!

1. Print your name on this form with either your email or mailing address.
2. Give it to a friend and recommend one of our great checking accounts.
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.

Name: _____

Email: _____ OR

Address: _____

City: _____

State: _____ Zip: _____

Referral Code: Newsletter

firstcu**rewards**.net | **910-202-0975**

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

FIRST CREDIT UNION REWARDS

