Money Matters Newsletter

January 2020

FIRST CREDIT UNION



DYK Did You Know?

We value higher education!
Now accepting Scholarship & Grant Applications for the year 2020-2021!
Apply today on **first**cu.net & click on Community to download an application :)

First Credit Union Pays for A's!

At First Credit Union we believe education is the foundation for your future. That is why we support hard work and want to reward our youth and young adult members for their efforts. Don't wait - you've put in the work, it's time you get rewarded!

Here's how it works:

- Offer valid for 24 years & younger who are enrolled in school
- Receive $5 per A or equivalent on report card
- Earn up to $25 per quarter and $50 per year
- $10.00 bonus opportunity for GPA of 3.25 (Not to exceed the combined $50.00 cap on program earnings per year)
- Submit July-December report cards in January & January-June report cards in July
- Bring your report cards to any branch or submit online at **first**cu.net, see details below
- Reward deposited in your First CU account
- Maximum Great Grades credit of $500.00 over the duration of membership.

It's easy to submit your report cards online!* Simply visit **first**cu.net, click on Community and then Great Grades Rewards Program. **Happy studying :)**

Special Note to Members 12 years old and younger:
Please visit the Great Grades page at firstcu.net for redemption options as First Credit Union adheres to the Children's Online Privacy Protection Act. Thank you!

Making the Most of Social Security

Join us for a no cost, no obligation educational social security seminar!

Attend this **no-cost, no-obligation** informational seminar and learn:

- Determine when to claim Social Security benefits
- Coordinate benefits with your spouse to make the most of your spousal & survivour benefits
- Understand how the "do-over" & "start, stop, restart" strategies work
- Make informed retirement plan distribution decisions

JAN 22 — **Ocotillo** | 6:00pm - 7:00pm
(Check in @ 5:45pm)
3800 S. Alma School Rd, Chandler, AZ 85248

JAN 23 — **Glendale** | 6:00pm - 7:00pm
(Check in @ 5:45pm)
5770 W. Thunderbird Rd, Glendale, AZ 85306

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

FIRST Wealth Advisors
Investments • Retirement • Insurance

Register at www.curep.com/FCU or call 480.756.4702

This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuities are issued by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and distributed by their affiliate, CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA, 50677. CMFG Life and MEMBERS Life are stock insurance companies. MEMBERS® is a registered trademark of CMFG Life. Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution. All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers. Financial advisors are not tax experts. For information regarding your specific tax situation, please consult a tax professional.

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Holiday Closures

Our branch locations will be closed on
Wednesday, January 1, 2020
in observance of New Years Day and
Monday, January 20, 2020
in observance of Martin Luther King Day.

Access your accounts anytime!

firstcu.net

(480) 756.5501

Short code 90703 (Register your device at **first**cu.net)

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

NCUA · ACCREDITED BUSINESS BBB · CO-OP SHARED BRANCH

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NOTICE OF

Annual Meeting & Election

on Tuesday, June 23, 2020

Mark your calendars and join us for First Credit Union's Annual Meeting on Tuesday, June 23, 2020 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 2020, there are three positions to be filled. Three candidates have been nominated by the nominating committee. *See reverse side for biographies of the candidates nominated.* Members will have the opportunity to vote electronically in early February at **first**cu.net and the results will be announced at the Annual Meeting. We hope to see you there!



Jay Curtis (Incumbent)

Mr. Curtis is the credit union's President and Chief Executive Officer and is a member of the Board of Directors. Mr. Curtis previously served on the Supervisory Committee and as the credit union's Chief Financial Officer. Prior experience includes Chief Financial Officer for a local company and auditor with a Public Accounting firm. Mr. Curtis has a BS in Accounting from Arizona State University, is a Certified Public Accountant, Credit Union Executive Society's Certified Chief Executive, and a Charter Global Management Accountant. Mr. Curtis serves on various industry and community Boards and Committees including the Board of Directors for the Chandler Chamber of Commerce Foundation, Mountain West Credit Union Association and Strategic Partners.



William Jimro (Incumbent)

Mr. Jimro joined the Board of Directors in 2016 and has served on the Supervisory Committee since 2013. Mr. Jimro is a retired Budget Analyst/Supervisory Administration Specialist for the Federal Bureau of Investigations. Prior experience includes Financial Specialist for the Transportation Security Administration and Systems Compliance Coordinator for the United States Postal Service. Mr. Jimro has a BS in Business Administration from Youngstown (OH) State University. He's participated in the Volunteer Income Tax Assistance program and is a member of the Knights of Columbus Council 16277 where he serves as Council Treasurer. Mr. Jimro and his wife reside in Chandler, AZ.



Kenneth G. Mullins (Incumbent)

Mr. Mullins has been a member of First Credit Union for more than 50 years. He has served as a First Credit Union volunteer for more than 45 years – 23 years as a member of the Supervisory Committee and 23 years as a member of the Board of Directors. He has served as secretary of the Board of Directors for several years as well. He is a graduate of Arizona State University, and a retired Administrative Officer for the United States Department of Agriculture. He has completed the Achievement Program and Leadership Program for Credit Union volunteers. He has received the following awards: Board of Directors Award, Credit Committee Award, Edward A. Filene Award, Credit Union Services Award, Technology Award and Supervisory Committee Award. Mr. Mullins and his wife Rhona reside in Phoenix.