Money Matters Newsletter

January 2021

FIRST CREDIT UNION



DYK Did You Know?

We value higher education!
Now accepting Scholarship & Grant Applications for the year 2021-2022!
Apply today on **first**cu.net & click on **Community** to download an application :)

We pay for *Great Grades!*

One thing hasn't changed- education is the foundation of our future. This is why we want to reward our youth and young adult members for their hard work & efforts in achieving A's. You've put in the work, it's time you get rewarded for it!

Here's how it works:

- Offer valid for members 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 $50.00 cap 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 savings 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 rule. Thank you!



CUNA MUTUAL GROUP

Social Security and Your Retirement

Here's an opportunity to attend a valuable educational virtual seminar on this important topic, at *no cost* and *no obligation:*

Social Security and Your Retirement
Wednesday, January 13, 2020 at 6pm

During the virtual seminar hosted by First Wealth Advisors, you'll find out more about your Social Security benefits and discuss the role they play when setting a clear direction for your financial future. You'll learn the answers to your Social Security questions, including:

- What are the rules for starting your Social Security benefits?
- How do spouses coordinate their benefits?
- Are there different routes to take that could potentially increase your benefits?
- How do you decide where Social Security fits within your retirement plans?

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. All guarantees are backed by the claims-paying ability of the issuer. MEMBERS Insurance & Investments and MEMBERS are marketing names for the products, services and programs offered by CMFG Life Insurance Company (CMFG Life), MEMBERS Life Insurance Company (MEMBERS Life) and other leading carriers. MEMBERS® is a registered trademark of CMFG Life. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution. Financial advisors are not tax advisors, attorneys or Social Security experts. For information regarding your specific tax situation, please consult a tax professional. For legal questions consult your attorney. For questions about Social Security, please contact your local Social Security Administration office. Variable annuities are sold by prospectus only. You can obtain a prospectus by contacting your financial advisor or the insurance company. Read it carefully.

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC , a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**
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Holiday Closures

Our branch locations will be closed on
Friday, January 1, 2021
in observance of New Years Day and
Monday, January 18, 2021
in observance of Martin Luther King Day.

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 STAR

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

NCUA ACCREDITED BUSINESS BBB CO-OP SHARED BRANCH

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NOTICE OF

Annual Meeting & Election

on Tuesday, March 23, 2021

Mark your calendars and join us (virtually) for First Credit Union's Annual Meeting on Tuesday, March 23, 2021. Registration will begin early March.

First Credit Union has been proudly governed for over 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.

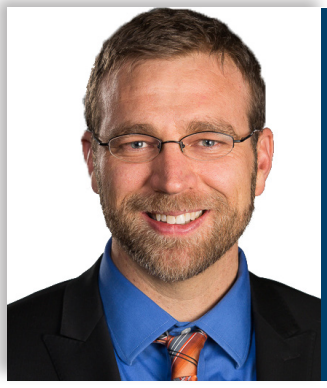
Every October we invite those interested to submit an application to be considered for nomination to the Board of Directors. For 2021, there are two positions to be filled. Members will have the opportunity to vote electronically in early February at **first**cu.net and the results will be announced at the Annual Meeting. Three candidates (below) have been nominated by the nominating committee.



Caryn Horvitz-Strauss currently serves as the Chairperson of First Credit Union's Board of Directors, she has enjoyed serving on the board for the past 17 years. She is a Certified Public Accountant with 30 years of experience as a tax professional. Ms. Horvitz-Strauss is the owner and President of CHS Tax & Business Services, PLLC, a Tempe-based public accounting firm that provides tax, accounting, and business services. Ms. Horvitz-Strauss is a graduate of University of Arizona with Bachelor of Science degrees in Accounting and Finance. She is a member of The American Institute of Certified Public Accountants and Arizona Society of Certified Public Accountants. Ms. Horvitz-Strauss looks forward to continuing her work serving First Credit Union, its members, and our local community.



Ben Tan has been a member of First Credit Union for over 20 years and serving as a Director on First Credit Union's Board of Directors since 2014. Mr. Tan is a Division Energy Manager for Fry's Food Stores where he manages capital projects in addition to a multi-million dollar utilities budget. He owns Supermarket Mechanical and HVAC LLC and holds a residential and commercial contractor license. Previously, Mr. Tan worked as a real estate agent and holds an Arizona Real Estate License. Mr. Tan has a Bachelor's Degree in Industrial Engineering with a specialization in Finance from Arizona State University and a Master's of Business Administration from Ottawa University. Mr. Tan is an award winning Certified Energy Manager and has appeared in various trade publications.



David Brink has been a member of First Credit Union for 25 years and is seeking to serve the credit union membership by representing their interests on the board of directors. Mr. Brink feels a strong connection to the founding purpose of credit unions; People Helping People and mission of Not for Profit, Not for Charity, But for Service. Mr. Brink has worked as an IT professional for the past 20 years in a variety of positions (database administrator, system administrator, and application systems analyst). For the past 5 years, Mr. Brink has served as the president of his ROA Resident Owners Association - which oversees a subdivision of slightly more than 500 homes and has served as President for the past 3 years. Mr. Brink is a graduate of Northern Arizona University with a Bachelor's of Science in Business Administration, majoring in Computer Information Systems and a Master's of Business Administration degree at Arizona State University. Mr. Brink is currently working on earning his Ph.D. in Informatics and Computing.