Money Matters Newsletter

June 2019

Celebrating 90 Years FIRST CREDIT UNION #90DaysofGiving

MAKE IT HAPPEN

with a Home Equity Loan.







DYK Did You Know?

We love sharing knowledge about money! From online security to what makes up a credit score and much more, find answers to your questions at **first**cu.net. Just click on LEARN

Make it Happen with a Home Equity Loan

With temperatures on the rise there is no better time to unlock your home's value and add that pool you've been dreaming of. A home equity loan can help make that dream a reality. In fact, it can help with other items on your "need to do" list. Whether it's a pool, dream vacation, debt consolidation or college expenses, First Credit Union can help Make it Happen!

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

Good news! Even with recent tax changes, your home equity loan interest payments may still be tax deductible if your loan is used to buy, build or substantially improve your home. Always check with your tax advisor for details.

Get started today! Call (480) 756.5500 or (800) 732.6986 outside the Phoenix area to speak with a home loan specialist who can help you choose the Home Equity Loan that's right for you.

College Scholarship & Youth Financial Education Grant Recipients

At First Credit Union we value higher education and financial literacy. So much so, that since 2007 we've awarded more than $30,000 funding 48 college scholarships and 5 youth financial education grants. Our college scholarship program and financial literacy grant programs are available exclusively to First Credit Union members. This year, we had the honor of awarding 5 scholarships to upcoming college freshman!

A reception was held on Wednesday, May 1st, 2019 at the Chandler Corporate Plaza to honor our recipients and their families. Below are photos of the First Credit Union President and CEO, Jay Curtis, presenting each recipient with a certificate. Congratulations and best wishes for continued success to all of this year's recipients!



Anthony Colananni
Corona del Sol High School
$1,000 College Scholarship



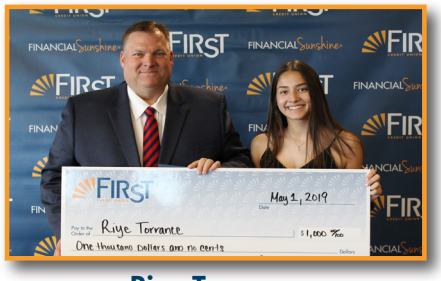
Devin Paige Harten
Sunnyslope High School
$1,000 College Scholarship



Dylan Huttenlocher
Benjamin Franklin High School
$1,000 College Scholarship



Orlando Rios Jr.
Barry Goldwater High School
$1,000 College Scholarship



Riye Torrance
Corona del Sol High School
$1,000 College Scholarship

Apply online @ firstcu.net. Applications for the 2020 College Scholarship and Youth Financial Education Grant programs will be available at **first**cu.net/community this August. The deadline for both programs is mid-February 2020 and recipients will be selected and notified in March 2020. Good luck!

Estate Planning 101

Join us for a no cost, no obligation educational estate planning seminar!

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!

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

JUNE 10 — **Phoenix** | 6:00pm - 7:00pm
(Check in @ 5:45pm)
803 E. Devonshire, Phoenix, AZ 85014

JUNE 11 — **Ocotillo** | 6:00pm - 7:00pm
(Check in @ 5:45pm)
3800 S. Alma School Rd, Chandler, AZ 85248

JUNE 12 — **Glendale** | 6:00pm - 7:00pm
(Check in @ 5:45pm)
5770 W. Thunderbird Rd, Glendale, AZ 85306

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

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Holiday Closure

Our branch locations will be closed on **Thursday, July 4th, 2019** in observance of Independence 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 · BBB ACCREDITED BUSINESS · CO-OP SHARED BRANCH

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