Money Matters Newsletter

January 2023

FIRST CREDIT UNION



SCHOLARSHIPS & Grants

Don't Miss Out on Scholarship & Grant Opportunities!

Deadline to apply is February 10, 2023

There is still time to apply for First Credit Union's College Scholarship program and Youth Financial Education Grant program for the 2022-2023 school year. These programs are available exclusively to members of First Credit Union.

$500 Youth Financial Education Grant Program. The 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. The 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 firstcu.net and click on Community for more info and to download an application. Application deadline for both programs is February 10, 2023.

Did You Know? Our Annual Meeting is Tuesday, March 28th... see the last page for more info!

Are you *Ready* for Tax Season?

Whether you file your taxes online or you work with a tax preparer, most filings are electronic. Filing electronically allows your refund to be deposited directly into your account without waiting for a check in the mail. It's a more secure filing option - provided you're not using free wi-fi when completing your tax information.

When choosing an electronic refund, be sure your account information is correct. This will help expedite your refund.

Make sure to verify your First CU account information before submitting your taxes.

- First CU's ABA/Routing Number is **322172742**
- To electronically deposit your refund into your account use your **13-digit MICR Account Number**.

You can view your 13-digit MICR account number in digital banking. After logging in, select the account tile that you would like the funds to be deposited into and click "Details". Your full 13-digit MICR Account Number will be shown on this page.

Have questions? Call or text us at (480) 756-5500. We are here to help! :)

BAFCU MEMBERS:

Don't forget to update your routing and 13-digit MICR Account Number with your payroll department and/or with merchants that may be automatically pulling money from your account.

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!

Holiday Closures

Our branch locations will be closed on
Monday, January 16, 2023
in observance of Martin Luther King Jr. Day &
Monday, February 20, 2023
in observance of President's 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 pulse

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

©2023 All rights reserved First Credit Union

NOTICE OF

Annual Meeting & Election

March 28, 2023
25 S. Arizona Place
5:00 PM

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. Per our Bylaws, each December, First Credit Union's appointed nominating committee reviews applicants' qualifications and nominates candidates for the following year to be elected to a three-year term.

For 2023, there are three positions to be filled. We have three members who have been nominated for three available positions, these nominees will be considered elected by acclamation at the Annual Meeting. We look forward to seeing you there!



JAY 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 audit manager 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, and the GoWest Credit Union Association.



WILLIAM 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. Mr. Jimro and his wife reside in Chandler, AZ.



KENNETH G. MULLINS has been a member of First Credit Union for more than 53 years. He has served as a First Credit Union volunteer for more than 48 years – 23 years as a member of the Supervisory Committee and 25 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 reside in Phoenix.