# Money Matters Newsletter

October 2023

FIRST CREDIT UNION




Join us for our exclusive member-only Semi-Annual Car Sale in partnership with Auto House. Now more convenient than ever!

Stop by one of their four Auto House locations in Phoenix and Tucson any time between November 4th through the 18th to browse their inventory.

- 360 S Smith Rd, Tempe, AZ 85281
- 10857 N 95th Ave, Peoria, AZ 85345
- 5809 S Belvedere Ave, Tucson, AZ 85706
- 7434 E Monte Cristo Ave, Scottsdale, AZ 85260

With over 500+ vehicles to choose from, including trucks, SUVs, minivans, domestics, imports, and more, you're sure to find the perfect ride.

AUTO HOUSE

Thinking of trading in your current vehicle? Trade-ins are welcome, so you can upgrade to your new, *or new-to-you*, dream car hassle-free.

Car Sale Special Offer.
You'll receive a 0.50% Rate Discount, enjoy no payments for 90 days and receive an annual car wash pass courtesy of Auto House when you buy a vehicle during the sale event and finance it with First Credit Union.*See complete details below.

Want to streamline your car-buying experience? Get pre-approved by applying online at **first**cu.net or over the phone when you call (480) 756.5500 or toll-free if outside the Phoenix area at (800) 732.6986.

*APR = Annual Percentage Rate. Purchase a vehicle at Auto House and finance it with First Credit Union 11/04/2023 through 11/18/2023 and receive a 0.50% APR vehicle loan rate discount, no auto loan payments for 90 days & an annual car wash pass courtesy of Auto House. Offer can be combined with applicable loan rate discounts. Offer applies to vehicles purchased at Auto House and financed with First Credit Union 11/04/2023 through 11/18/2023. Deferred payments are subject to approval. Qualifying members may select to defer their first payment for 90 days from the loan funding date. Interest will accrue during deferral period. Your individual loan rate will be based on your personal financial situation and previous credit performance. Annual car wash pass will be awarded by Auto House at time of vehicle purchase. Should vehicle be returned or vehicle purchase canceled, annual car wash pass will be revoked. Certain conditions and restrictions apply. Offer ends 11/18/2023.

# First Credit Union's Fall Food Drive

Get ready for a season of giving! First Credit Union is excited to announce our Fall Food Drive, where we're collecting donations for local organizations in Chandler, Glendale, Goodyear, Phoenix, Tempe and Tucson.

### How to Contribute:

Simply bring non-perishable food items like canned goods, pasta, and rice to your local First CU branch from October 2nd to October 31st. Every contribution counts!

### Supporting Local Communities

Your donations will go directly to local organizations helping those in need. Let's make a positive impact together and spread a little Financial Sunshine!

Below is a list of general items needed, check with your local First CU branch for more specific items needed.

Here are a few of the organizations we are supporting :)

St. Mary's Food Bank®

COMMUNITY FOOD BANK OF SOUTHERN ARIZONA

Tempe Community Action Agency

Matthew's Crossing FOOD BANK EST 2001

AGUA FRIA FOOD & CLOTHING BANK

## GENERAL ITEMS NEEDED:

- Canned Green Beans
- Canned Corn
- Fruit Cups
- Peanut Butter
- Canned Meat/Tuna - with Pull Top
- Ramen Packets/Cups (Chicken & Beef)
- Easy Mac, Macaroni & Cheese
- Oatmeal Packets




# Scam Spotlight



Can you spot a scam? Scammers are always coming up with new ways to trick people, but no matter the scam, there are common trends you should be aware of to keep your money and personal information safe.

Know the signs of a scam. A scammer might call, text, or email you, impersonating someone from First Credit Union, a collection agency, or another person or company you would be inclined to trust.

Common tactics include:

- Telling you there is fraud on your account and the only way to stop it is to send yourself money.
- Hacking into your email, computer or mobile device and posing as a technician assisting you in retrieval of access to your device.
- Creating a sense of urgency by threatening a negative action like a utility service being disconnected or some type of legal action unless you make a payment immediately.
- Sending a text message or email with a link that at first glance looks like a trusted website, but a closer look shows spelling errors. The body of the message may also contain grammatical mistakes.
- Spoofing a trusted phone number or email address posing to be a company or person you are familiar with.
- Listing a house for rent and requesting a security deposit without allowing you to see the property first.
- Creating a fake online persona, embarking on a relationship, and asking for money, gift cards or favors before ever meeting face-to-face. This is called a Romance Scam and after they get the money, they'll disappear.
- Asking you to withdraw money from your account for the purchase of gift cards or deposit to an ATM or Virtual Currency Machine.
- Suggesting that you keep a secret from those you trust or lie about the use of your funds.

For more tips on keeping your money safe, visit firstcu.net/learn/social-engineering-cybersecurity/.




We are thrilled to join more than 86,000 credit unions worldwide in commemorating the 75th anniversary of International Credit Union (ICU) Day®, a day that exists to raise awareness and celebrate the credit union movement and its accomplishments.

Join us! On Thursday, October 19th, 2023, we invite you to celebrate with us - stop by your local First CU branch to receive the following while supplies last:

- Various gift cards
- First Credit Union giveaways
- Complimentary snacks

Don't forget the kiddos, we'll have financial education guides and fun coloring pages!

Learn more about International Credit Union Day when you visit **first**cu.net.

## 2023/24 Holiday Closures

Our branch locations will be closed on:

**Monday, October 9th**
Columbus Day

**Friday, November 10th**
Veterans Day *(Observed)*

**Thursday, November 23rd**
Thanksgiving Day

**Monday, December 25th**
Christmas Day

**Monday, January 1st**
New Year's Day

# Call For Volunteers

## *Get Involved with YOUR Credit Union!*

Want to get more involved with YOUR Credit Union? Do you have a willingness to serve the interests of your fellow First Credit Union members? If so, please consider this exciting opportunity. Become a volunteer. :)

As a member-owned, not-for-profit financial cooperative, First Credit Union relies on members to volunteer their time and talent to help set the overall course of the credit union. We need you!

Volunteers play a key role as the contributions they make impact the day-to-day operations, as well as shape the future of our credit union. First Credit Union's Board of Directors is currently seeking innovative, responsible, and knowledgeable volunteers to serve on our Board, various committees, and member advisory panels.

Many volunteer opportunities. In addition to the Board of Directors and Supervisory Committee, there are many other volunteer opportunities available to suit all levels of experience and interest. For example, from time to time there are special committees, panels and groups developed to take on various projects. This could be anything from a task force to develop or test new products & services to a focus group to gather input and share ideas about future credit union plans.

Yes, you're qualified! Are you at least 21 years old, have been a member for one year, and have a desire to contribute to First Credit Union's current and future success? Please fill out a brief survey for more information about volunteer opportunities at

firstcu.net/about/volunteer-opportunities/

or simply scan the QR code. :)

## Access your accounts anytime!

**first**cu.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 BBB ACCREDITED BUSINESS CO-OP SHARED BRANCH

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