# Money Matters Newsletter

April 2024

FIRST CREDIT UNION



## Save Away for a Rainy Day




During the month of April we invite youth and young adults ages 24 and under to join us in celebrating Youth Month and Youth Financial Literacy Month!

All savings accounts at First Credit Union, including money market and certificate accounts, are considered youth accounts because there is no minimum age requirement for opening them. We believe that helping youth and young adults develop a solid financial foundation is key to their future well-being.

**Encourage your kids to join the credit union** - new members 24 and younger receive a complimentary $5 opening deposit. PLUS, we pay for A's on report cards! Learn more by scanning the QR Code or visit **firstcu.net/community**.

**Celebrate with us!** Stop by any branch location 4/15 - 4/19 to grab financial education handouts, coloring pages and snacks!

## Did You Know?

We believe in empowering students to achieve their educational dreams. Our new **student loan marketplace** is designed to help you find the best student loan in a matter of minutes! See page 2 for more details!

## Arizona Gives Day

**Mark your calendars!** - Arizona Gives Day returns April 2nd! Arizona Gives Day is an annual 24-hour online "give-a-thon" benefiting local nonprofits. First Credit Union will continue to support ICAN for the 9th year!

**ICAN is a free youth center** in the East Valley that offers programming for youth, teens, families and the community. ICAN's nationally-recognized prevention programming teaches disadvantaged youth real-life skills including goal setting, positive decision making and how to avoid the risky behaviors that are prevalent in the community ICAN serves. ICAN's evidence-based programming equips youth to achieve personal and academic success. Parenting classes and substance abuse education complete ICAN's programming, impacting the entire community.

ican® *Positive Programs for Youth*

**Join us!** Visit **www.azgives.org/ICAN** to make your Arizona Gives Day donation.

## NEW Student Loan Marketplace

At First Credit Union, we strive to offer the best financial solutions to our members. That is why we are thrilled to announce our new Student Loan Marketplace!

Here's what you can expect from our student loan marketplace:

- In-school and refinance loans
- Competitive fixed and variable interest rates
- Flexible repayment terms and options
- No origination fees or prepayment penalties
- Cosigner release available after making consecutive on-time payments

Visit **firstcu.net/borrow/student-loan-options** to learn more and to explore our marketplace!

*This student loan marketplace is powered by Sparrow. These loans are made by Sparrow's lending partners. First Credit Union is not the creditor for these loans and is compensated by Sparrow for the referral of loan customers. Please visit firstcu.net/borrow/student-loan-options for more details.*

## Scam Spotlight

*Watch out for phishing attempts*

Beware of emails or text messages that appear to come from legitimate companies and that encourage you to share personal information.

Phishing attempts often contain links to a web page designed to trick you into sharing usernames, passwords or other personal information.

Keep a lookout for these common phishing signs:

- Suspicious URLs
- Misspelled words
- Generic greetings
- Pressure to act immediately

Find more tips at **firstcu.net/learn/scam-spotlight**.

If you're concerned that you may have been a victim of a scam or fraud, contact our team at (480) 756-5500.

## Holiday Closures

Our branch locations will be closed on:

**Monday, May 27, 2024**
Memorial Day

**Wednesday, June 19, 2024**
Juneteenth

## Access your accounts anytime!

firstcu.net

(480) 756.5501

Text banking 226563 (Register your device at firstcu.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

CO-OP SHARED BRANCH

©2024 All rights reserved First Credit Union