# Money Matters Newsletter

July 2024

FIRST CREDIT UNION




**Unbox more rewards this July!** From July 1 to July 31 you can earn TRIPLE points on your first $2,500 in purchases made at Amazon with your First Credit Union Visa® Rewards Credit Card!

This limited-time offer is a great way to maximize your rewards and make the most of your spending. Whether you're shopping for summer essentials, back-to-school supplies, or treating yourself to something special, now is the perfect time to use your First Credit Union Visa® Rewards Credit Card.

**Don't have a rewards card yet? That's ok** - apply online today or over the phone at (480) 756-5500.

New cardholders enjoy:

- 0% introductory APR**
- 4.9% APR on balance transfers for 9 billing cycles**
- 2X points on purchases made during the first 90 days *(& will receive an additional 3X points on amazon purchases July 1 -31!*)*

*Earn triple points on your first $2,500 in purchases made at Amazon with your First Credit Union Visa® Rewards Credit Card from July 1 to July 31, 2024. Balance transfers and cash advances do not qualify as purchases. Points are subject to terms and conditions of the Sunshine Points rewards program. Points awarded are based on purchase date, will be applied to account in a lump sum after the end of the promotion, and may take up to two billing cycles to appear. First Credit Union is not affiliated with Amazon.

**APR = Annual Percentage Rate. 0.00% Intro APR for a period of nine (9) billing cycles. 4.9% Intro APR on balance transfers for a period of nine (9) billing cycles on balance transfers made within 30 days of card account opening. After that, the APR will be the Wall Street Journal (WSJ) Prime Rate + 6.65%-16.65% for purchases and the WSJ Prime Rate + 9.65%-19.65% on balance transfers and cash advances based on your creditworthiness. Rates subject to change without prior notice. If you do not pay your entire balance by the due date each month, we will charge your interest on purchases. See Account Disclosures for complete details.

This card is issued by First Credit Union pursuant to a license from VISA® U.S.A. Inc. © 2024 Visa Inc. All Rights Reserved.

# College Scholarship & Grant Program

At First Credit Union, we prioritize higher education and financial literacy, as we believe they are key to empowering our members and fostering community growth. Since 2007, we have proudly awarded over $53,000 through 68 college scholarships and 5 youth financial education grants. These programs are available exclusively to First Credit Union members.

This year, we awarded 5 scholarships to upcoming college freshmen! In honor of these bright individuals, we held a special reception on April 16, 2024 at our Chandler Corporate Headquarters. It was a joy to celebrate their achievements and support them as they embark on their academic journeys.

Applications for the 2025 College Scholarship and Youth Financial Education Grant programs will be available at firstcu.net/community this August. The deadline for both programs is mid-February 2025 and recipients will be selected and notified in March 2025.

## CONGRATULATIONS TO OUR 2024 RECIPIENTS

**TEAGAN D.**
*Gilbert, AZ*
*$1,500 Scholarship*




**MIKAELA F.**
*Vail, AZ*
*$1,500 Scholarship*




**ANNIKA G.**
*Sahuarita, AZ*
*$1,500 Scholarship*



**SYDNEY S.**
*Phoenix, AZ*
*$1,500 Scholarship*




**CLAYTON P.**
*Surprise, AZ*
*$1,500 Scholarship*



# CLASS OF 2024

## Member Terms & Conditions Updates

Great news! We've revamped and upgraded your Member Service Agreement and Business Service Agreement, effective 08/01/2024. Check out a sneak peek of the exciting changes on our website by scanning the QR Code or visiting **firstcu.net/about/disclosures-and-agreements**. The full, updated Agreement will be available online starting 07/01/2024!

## Holiday Closures

Our branch locations will be closed on:

**Thursday, July 4th, 2024**
Independence Day

**Monday, September 2nd, 2024**
Labor Day

## 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

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