# Money Matters Newsletter

July 2025

FIRST CREDIT UNION




# Sunshine Checking

## banking made brighter :)

**Imagine a checking account** that fits seamlessly into your life, whether you're managing daily expenses, planning for the future, or simply looking for more flexibility and convenience. Sunshine Checking is designed to support your financial goals, big or small, and make everyday banking easier.

**With Sunshine Checking you'll enjoy:**

- Early direct deposit*
- Tap-and-go debit card
- Smart digital banking tools
- No minimum balance requirement

**But it doesn't stop there.**
You'll also gain access to complimentary financial education, expert guidance, and exclusive member-only discounts on auto, home, and life insurance. Everything you need to feel more confident in your financial journey.

**Want to get even more from your checking account?** Sunshine Checking offers a subscription-based experience that unlocks extra perks designed to help you save and earn more. With a paid monthly subscription, you can enjoy benefits like cash back on everyday purchases, dividends, loan discounts, certificate rate boosts, refunds on ATM fees, one skipped loan payment per year, and quarterly Courtesy Pay fee reversals, adding up to as much as $80 in annual savings.

We're here to make banking simpler, smarter, and more rewarding. Whether you're opening your first account or ready to level up your financial routine, Sunshine Checking gives you the flexibility and perks to make your money work even harder for you.

**Ready to get started?** Visit firstcu.net, stop by any of our branches, or call us at (480) 756-5500 or (800) 732-6986 (outside the Phoenix area) to open your account today.

*Subject to employer and/or payer terms and conditions, deposits may be made available up to two days earlier than the scheduled posting date.

## Did You Know?

**Do you have a great first mortgage rate and want to unlock the equity in your home?** A home equity loan from First Credit Union is an excellent option! By utilizing the equity you've built up in your home, you can access funds for various purposes while taking advantage of competitive rates and terms.

# Investing in Arizona's Future: Scholarships & Financial Education Grants

At First Credit Union, we are deeply committed to supporting higher education and promoting financial literacy because we believe these are fundamental to empowering our members and strengthening the communities we serve. Over the past 18 years, we have proudly awarded more than $62,000 in scholarships and youth financial education grants, positively impacting the lives of 72 students and 6 educators throughout Arizona.

To celebrate our 95th birthday in 2024, we increased the scholarship award amounts to $1,929 each — a nod to the year First Credit Union was founded. This year, we proudly awarded four scholarships to outstanding Arizona students pursuing higher education. We're excited to support these bright futures through our annual scholarship program, helping students achieve their educational goals and empowering them for long-term success.

In addition, we were honored to present a $1,000 Youth Financial Education Grant to Tiffany Denninger, a dedicated 4th and 5th grade teacher at Isaac Online Prep Academy in Phoenix. Tiffany's proposal highlights the critical importance of integrating financial literacy into elementary education. Her mission is to equip students with the knowledge and skills they need for personal growth, future career success, and meaningful contributions to their communities.



*Tiffancy Denninger receives $1,000 Educator Grant.*

Through initiatives like these, we continue to invest in Arizona's future by supporting students and educators who demonstrate leadership, purpose, and a strong commitment to their communities.

Looking ahead, applications for the 2026 College Scholarship and Youth Financial Education Grant programs open this August at firstcu.net/community. The deadline to apply is mid-February 2026, with recipients announced in March. We encourage all eligible students and educators to apply!

## MEET THREE OF OUR OUTSTANDING SCHOLARSHIP RECIPIENTS






**ISABELLA S.**
*Tempe, AZ*
*$1,929 Scholarship*



**HAILEY D.**
*Avondale, AZ*
*$1,929 Scholarship*




**MICHAEL D.**
*Phoenix, AZ*
*$1,929 Scholarship*



# CONGRATULATIONS

## Important Account Update

We've made updates to our Member Service Agreement and Business Service Agreement, effective July 1, 2025. For your convenience, a notice outlining all the details is included with your June-end statement.
To review the full agreements, please visit **firstcu.net/about/disclosures-and-agreements**.

## Scam Spotlight

# PROTECT YOURSELF FROM PHISHING SCAMS

**Getting more emails from strangers?** It could be Phishing. Scammers are flooding inboxes with emails that look legitimate, often pretending to be from trusted companies, like banks or utility providers. Their goal? To trick you into clicking links, open attachments, or sharing personal information. In 2024, email was the top way scammers reached people, according to the FTC.

Here's how to stay protected:

- **Don't click** links or download files from unexpected emails. When in doubt, contact the company directly using a verified website or phone number.
- **Use spam filters.** Most email services have strong filters, but always mark suspicious messages as spam.
- **Turn on two-factor authentication** to secure your accounts. It adds an extra layer of protection even if your password gets stolen.

## Sunshine Stories

"[I have] been a member of this Credit Union for 15 years. [I have] had several loans and have never had a single problem. Outside ATM [is] well lit and visible. One way drive through. Every single associate could not be more accommodating. Always pleasant, fast, [and] efficient. [They] never fail to assist with any problems or questions. Extremely helpful. ... I will not leave First Credit Union."

Duane, May 2025

## Money Matters Jr.

**Saving money helps you buy big things, plan for the future, and be ready for surprises. Saving is a skill—the more you practice, the better you get!**

### PIGGY BANK

| | |
|---|---|
| **Where is it?** | In your room |
| **Who can use it?** | Just you! |
| **Easy to spend?** | Super Easy |
| **Is it safe?** | Not from sneaky siblings |
| **Extra money?** | Nope—no interest earned |

VS

### SAVINGS ACCOUNT

| | |
|---|---|
| **Where is it?** | At First Credit Union |
| **Who can use it?** | You + a parent |
| **Easy to spend?** | Not as easy (that's good) |
| **Is it safe?** | Very safe |
| **Extra money?** | Yes—you earn interest (bonus money just for saving!) |

What's something you want to save for?

## Holiday Closures

Our branch locations will be closed on:

**Friday, July 4th, 2025**
Independence Day

**Monday, September 1st, 2025**
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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