Money Matters Newsletter

October 2025

FIRST CREDIT UNION



We're Honoring Veteran-Owned Businesses with 100.7 KSLX!

First Credit Union is proud to partner once again with 100.7 KSLX to celebrate veteran-owned businesses through the Service Member Shout Out campaign. Now in its second year, this initiative recognizes veterans who continue to make a difference through their businesses and highlights the important role they play in our local communities. It's a chance to honor their dedication, innovation, and commitment beyond their military service.

In 2024, the Service Member Shout Out honored Gary Schell of Home of Record Project, a nonprofit dedicated to supporting homeless veterans. His work provides housing, resources, and hope to those who have served our country. Learn more at homeofrecordproject.org.

Do you know a veteran-owned business that deserves recognition? Submit a nomination by scanning the QR code or visiting the Service Member Shout Out page at KSLX.com and share what makes them stand out. Winners will receive $1,000 cash, a three-week commercial schedule on KSLX, and four seats to the Veterans Medical Leadership Council Hero's Patriotic Gala on November 7.

We are grateful for our veterans' service and sacrifice and proud to celebrate the contributions they continue to make. Their courage, dedication, and leadership inspire us every day.



Our 2024 winner, Gary Schell pictured with Jay Curtis, First Credit Union President/CEO.

Celebrate International Credit Union Day® 2025 with First Credit Union



On Thursday, October 16, 2025, credit union members around the world will celebrate International Credit Union Day® (ICU Day), an annual event recognizing the positive impact of credit unions globally. This year marks the 77th anniversary of the celebration, which will be held under the theme "Cooperation for a Prosperous World."

First Credit Union invites members to join in the celebration at any of its branch locations. Visitors can enjoy spin-the-wheel prizes, giveaways, complimentary snacks, and financial education activities, including fun coloring pages for kids.

International Credit Union Day has been celebrated since 1948 on the third Thursday of October, providing an opportunity to reflect on credit unions' history and their continued commitment to serving members and communities. Today, credit unions serve more than 411 million members in 104 countries, offering a not-for-profit, cooperative alternative to traditional financial institutions.

At First Credit Union, the difference is clear:

- **Member Ownership:** Every member has an equal voice in how the credit union is run.
- **Not-for-Profit Mission:** The focus is on serving members, not generating profit, which means better rates and fewer fees.
- **People Helping People:** The credit union prioritizes financial education and trustworthy service to empower members and strengthen the community.

International Credit Union Day is celebrated worldwide with membership drives, contests, and community events, highlighting how credit unions help improve financial inclusion and support local economies. Social media users are encouraged to join the global celebration using #ICUDay2025.

For more information about First Credit Union's events and ways to celebrate, visit firstcu.net.

COOPERATION FOR A PROSPEROUS WORLD

Call For Volunteers: *Get Involved with YOUR Credit Union!*

Are you passionate about supporting your fellow First Credit Union members? We invite you to consider an exciting opportunity—becoming a volunteer!

As a member-owned, not-for-profit cooperative, First Credit Union thrives because of dedicated members like you. We're looking for volunteers to help guide the direction of our credit union and shape its future success.

Why Volunteer? Volunteers make a lasting impact on our day-to-day operations and help ensure a bright future for our credit union. Our Board of Directors is currently seeking innovative, responsible, and community-minded members to serve on our Board, various committees, and member advisory panels.

Opportunities for Everyone! Whether you're interested in serving on the Board, Supervisory Committee, or joining a special project task force, there's a volunteer role for every experience level. From testing new products to participating in focus groups, your insights will make a difference.

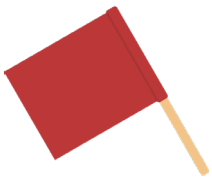
Yes, You're Qualified! If you're at least 21 years old, have been a member for one year, and are eager to contribute to First Credit Union's success, we'd love to hear from you. Fill out a brief survey to learn more at firstcu.net/about/volunteer-opportunities or scan the QR code.



First Credit Union Board Meeting

Scam Spotlight
Travel Scams

Travel scams are on the rise, from fake "free vacation" offers to phony websites selling bogus international driving permits or charging fees for services that are normally free. Scammers often pressure travelers into paying upfront with gift cards, wire transfers, or cryptocurrency — methods that are nearly impossible to recover. Vacation rental fraud is also common, with hijacked or entirely fake listings leaving families stranded without a place to stay. To avoid falling victim, research companies and properties carefully, confirm details directly with official sources, and remember, **if a deal sounds too good to be true, it probably is.**



4th Quarter Holiday Closures

Our branch locations will be closed on:

Monday, October 13th
Columbus Day

Tuesday, November 11th
Veterans Day

Thursday, November 27th
Thanksgiving Day

Wednesday, December 24th
Christmas Eve - Branches close at 2pm

Thursday, December 25th
Christmas Day

Wednesday, December 31st
New Year's Eve - Branches close at 2pm

Thursday, January 1st
New Year's Day

Fall Food Drive

The season of giving is here, and First Credit Union is excited to kick off our Fall Food Drive! From October 1st to October 31st, we'll be collecting non-perishable food items at all of our branches to support local organizations in Chandler, Glendale, Goodyear, Phoenix, Tempe, and Tucson.

How You Can Help: Bring items like canned goods, pasta, rice, and more to your nearest First CU branch. Every donation helps, and together we can make a meaningful difference for those in need.

Supporting Our Communities: Your contributions will directly benefit local organizations dedicated to helping those in need. Let's work together to spread a little Financial Sunshine and brighten lives this season!

Check with your local First CU branch for specific items needed. General items neded:

- Canned Vegetables
- Canned Fruit
- Canned Beans
- Fruit Cups
- Peanut Butter
- Canned Meat/Tuna
- Ramen Packets
- Oatmeal Packets
- Pasta (Ravioli & Spaghettios)
- Macaroni & Cheese

Here are a few of the organization's we will be supporting this year:

Matthew's Crossing Food Bank EST 2001

Agua Fria Food & Clothing Bank

St. Mary's Food Bank®

Tempe Community Action Agency

Community Food Bank of Southern Arizona

Native American Connections

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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