Money Matters Newsletter
WINTER 2026

FIRST CREDIT UNION

PUT your HOME'S EQUITY TO work



Ready to take on a big project or goal? Unlock the value you've built in your home with a Home Equity Line of Credit (HELOC) from First Credit Union. Whether you're planning a home renovation, consolidating debt, covering education costs, or funding a special event, a HELOC can help you make it happen.

With a HELOC, you can borrow funds as you need them, drawing from your available line of credit over time instead of receiving the full amount all at once. This revolving line of credit offers flexibility and convenience, so your financing is ready when you are.

For a limited time, enjoy an introductory rate of 4.99% APR* for the first 6 months.

Why wait? Your home can help you:

- Upgrade your space
- Fund life's big goals
- Make your dreams a reality

Your home's equity has potential—let's put it to work!

Have questions? Connect with us through chat or video call at firstcu.net. You can also text or call us at (480) 756-5500, or dial our toll-free number at (800) 732-6986 if outside the Phoenix area.

**APR = Annual Percentage Rate. First Credit Union membership is required. Home Equity Line of Credit (HELOC) promotion offers an introductory APR of 4.99% for the first six months, then APR becomes variable based on the prevailing Prime Rate as published in the Wall Street Journal plus a margin. As of 9/19/25, that index was 7.25%; resulting APR with a 0.50% margin is 7.75%. Subject to credit approval and lending policies. Property insurance required. Available to Arizona residents for single-family, owner-occupied primary residences only. Excludes existing First Credit Union HELOCs. Limited-time offer. Subject to change. Visit https://www.firstcu.net/borrow/home-loans/helocpromo for more details.*

Did You Know? Our Annual Meeting is Tuesday, March 31st... see page 3 for more info!

Scholarship & Grant Opportunities

Deadline to apply is February 13, 2026

There's still time to submit your application for First Credit Union's College Scholarship Program and Youth Financial Education Grant for the 2025-2026 school year. Education lays the foundation for a brighter future, and at First Credit Union we believe in lifelong learning. That's why, in 2006 we introduced these programs, offered exclusively to our members, to support their educational journey and growth every step of the way.

College Scholarship Program. The program will recognize and award $1,929 to three graduating high school seniors planning to enroll in a full-time course of study at a university, college, or vocational school next fall.

Youth Financial Education Grant Program. The $1,000 grant seeks to assist an educator or community group with funds for teaching financial education to children and teens.

Apply today! Scan the QR Code or visit firstcu.net/community to get all the details!

Scam Spotlight

Online Account & Password Reset Scams

Scammers often send emails, texts, or pop-up messages claiming there's a problem with your account and asking you to reset your password. These messages can look very official, using logos, and wording that mimic legitimate companies. Clicking the link or providing information could give scammers access to your login credentials, personal information, or even financial accounts.

To protect yourself:

- **Don't click links** in unexpected emails, texts, or pop-ups.
- **Go directly to the website** to update passwords or check account activity.
- **Enable multi-factor authentication** whenever it's available for an extra layer of security.
- **Use strong, unique passwords** for each account and update them regularly.
- **Verify communications** by contacting the company directly using official phone numbers or websites.

Being vigilant with account alerts and password requests helps keep your accounts and personal information secure.

Stress-Free Refunds Start Here!

Filing your taxes does not have to be stressful. Most returns are filed electronically, allowing your refund to be deposited directly into your First Credit Union account with no waiting for a paper check. Electronic filing is generally faster, more secure, and convenient, especially when you avoid using public Wi-Fi for sensitive information.

Before submitting your return, take a moment to confirm your First CU account details.

Verifying your information helps prevent delays and ensures your refund is processed quickly and securely. To receive direct deposit, use First CU's ABA/Routing Number 322172742 and your 13-digit MICR Account Number. Double-checking these details can help avoid errors and give you peace of mind.

You can find your 13-digit MICR account number in digital banking. Simply log in, select the account for your refund, and click Details & Settings to view your full number.

Holiday Closures

Our branch locations will be closed on
Monday, January 19, 2026
in observance of Martin Luther King Jr. Day &
Monday, February 16, 2026
in observance of Presidents' 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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NOTICE OF

ANNUAL MEETING & ELECTION

MARCH 31, 2026 | 25 S. ARIZONA PLACE | 5:00 PM

As we prepare for our 96th Annual Meeting, First Credit Union proudly reflects on more than nine decades of serving Arizona. Since 1929, we've remained committed to helping our members achieve financial success, guided by the vision and leadership of our volunteer Board of Directors. These dedicated individuals are members just like you who give their time, talent, and expertise to ensure First Credit Union stays strong, local, and member-focused.

Get Involved in Shaping Our Future

Each October, members are invited to apply for consideration to serve on the Board of Directors. In accordance with our Bylaws, a nominating committee reviews applications in December and selects candidates to stand for election. For 2026, there are three open Board positions.

The nominating committee has selected three outstanding candidates. Members will be able to vote electronically at firstcu.net in late February, with results announced during our 96th Annual Meeting.

Your participation matters.

Whether voting or serving, your involvement helps keep First Credit Union thriving for today and generations to come.



JAY CURTIS (3-Year Term)

Mr. Curtis is the credit union's President and Chief Executive Officer and is a member of the Board of Directors. Mr. Curtis previously served on the Supervisory Committee and as the credit union's Chief Financial Officer. Prior experience includes Chief Financial Officer for a local company and audit manager with a Public Accounting firm. Mr. Curtis is a Certified Chief Executive from the Credit Union Executive Society's three-year program through Cornell, Wharton, and Darden Universities, and is a Charter Global Management Accountant. Mr. Curtis serves on various industry and community Boards and Committees including the Board of Directors for the Chandler Chamber of Commerce Foundation and is currently Board Chairman of the GoWest Credit Union Association.



ROLAND TANNER (3-Year Term)

Mr. Tanner is a Director on First Credit Union's Board and has been a loyal member for more than 45 years. He brings a diverse background shaped by decades of federal leadership, where he oversaw global IT operations, secure communications, and a $36 million enterprise budget. His career also includes roles in financial database administration, and information management. Mr. Tanner has a long record of community involvement, with leadership roles in New Frontiers for Lifelong Learning, volunteer service with organizations such as Arizona Site Stewards, Overland Expo Foundation, and the Human Library project. He holds a Bachelor of Science in Medical Technology, an MBA, and advanced graduate coursework in cellular and molecular ultrastructure. Mr. Tanner is committed to supporting First Credit Union through ethical governance, strategic insight, and strong member advocacy.



BOB FARRELL (3-Year Term)

Since April 2025, Mr. Farrell has served on First Credit Union's Supervisory Committee. He previously worked for 28 years with CUNA Mutual Group (now TruStage), where he was a subject matter expert in Lending Solutions. His work focused on helping credit unions expand lending portfolios, grow non-interest income, strengthen staff efficiency, and enhance member service experiences. Prior to his long tenure with CUNA Mutual Group, Mr. Farrell worked at Bellco Credit Union in Colorado in multiple branch and departmental roles. He began his financial services career with American General Finance Company, overseeing loan performance and portfolio growth. Mr. Farrell holds a Bachelor's degree in Marketing from Metropolitan State University of Denver and a Master of Business Administration from the University of Phoenix. He is also licensed in Life & Health and Property & Casualty insurance. A First Credit Union member since 2010, Mr. Farrell brings decades of industry expertise and a strong commitment to the credit union philosophy to his role on the Board.