Money Matters Newsletter
SUMMER 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 6/01/26, that index was 6.75%; resulting APR with a 0.50% margin is 7.25%. 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?

Did you know First Credit Union's Pet Supply Drive runs through the month of August and supports three local animal shelters? See page 3 for more info!

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 essential to empowering our members and strengthening the communities we serve. Over the past 18 years, we have proudly awarded more than $69,932 in scholarships and youth financial education grants, positively impacting the lives of 76 students and 6 educators across Arizona.

To celebrate our 95th birthday in 2024, we increased our scholarship awards to $1,929 each — a meaningful nod to the year First Credit Union was founded. This year, we were proud to award four scholarships to outstanding Arizona high school seniors pursuing higher education. Each recipient represents the dedication, leadership, and ambition we hope to support through our program, and we are honored to play a small role in helping them take the next step in their educational journey.

These scholarships reflect more than financial support — they represent our ongoing investment in students who are committed to their goals and to making a positive impact in their communities. By easing some of the financial burden of higher education, we hope to help open doors for long-term success and opportunity.

Looking ahead, applications for the 2026/2027 College Scholarship program will open this August at https://firstcu.net/community/scholarship-grant-program/. The deadline to apply is mid-February 2027, with recipients announced in March. We encourage all eligible First CU members to apply and take advantage of this opportunity to invest in their future.

CONGRATULATIONS

TO OUR FOUR OUTSTANDING SCHOLARSHIP RECIPIENTS



FAITH B.
$1,929 Scholarship



MATEO T.
$1,929 Scholarship



MARGARET M.
$1,929 Scholarship



NATHAN F.
$1,929 Scholarship

Don't Forget: We Pay for A's!

Did you know your good grades could earn you rewards? First Credit Union's Great Grades Rewards program celebrates student members for academic performance and encourages continued success in school.

Here's how it works:

- Members 24 years and younger enrolled in school are eligible
- Earn $5 per A (or equivalent) on your report card
- Up to $25 per semester/$50 per year
- Bonus: $10 for a GPA of 3.25 or higher (not to exceed $50 annual cap)
- Submit report cards in January or July for reward processing

Learn more or submit your report card at **firstcu.net** or visit any First CU branch.

2026 PET SUPPLY DRIVE

This August, we're partnering with local rescue oganizations to help care for pets in need. From August 3rd through the 31st, First Credit Union branches will be collecting donations to benefit Almost There, Lost Our Home Pet Rescue, and Pima Paws for life.

Some of the most needed items include:

- Canned Kitten Food
- Dry Kitten Food
- Canned Cat Food
- Cat Litter
- Cat Toys & Scratchers
- Puppy Pads
- Canned Puppy Food
- Canned Dog Food
- Dry Dog Food
- Large Dog Crates
- Dog Toys
- Training Treats
- Collars
- Leashes
- Disinfecting Wipes
- Paper Towels
- Toilet Paper

Starting August 3rd, when you visit your local branch, you can drop off donations and learn more about the drive. Together, we can help provide care, comfort, and support for pets as they wait for their forever homes.

Celebrating 15 years! Lost Our Home PET RESCUE Helping people. Saving pets. EST. 2008

ALMOST THERE a mom + pups rescue

PIMA PAWS FOR LIFE Every Life Matters

SCAM SPOTLIGHT

HOW ARE SCAMMERS TRYING TO REACH YOU?

Getting unexpected texts, calls, or messages? It could be a scam.

Scammers often contact people through texts, calls, and social media, pretending to be trusted companies or government agencies. Their goal is to pressure you into sharing personal information or sending money.

Here's how to stay protected:

- Pause before responding to any unexpected messages or calls
- Be cautious of urgent claims like "prizes," "account issues," or "job offers"
- Verify directly with the company using an official website or phone number

If something feels off, trust your instincts—it's always okay to double-check.

Sunshine Stories

I have been a member of FCU since 1989. I have always received friendly and professional service from the staff at the Tucson branch. Over the years I have used many services ranging from auto loans to home equity loans, purchasing CDs, etc. always, always great service ... Can't be beat.

Joseph, June 2026

Holiday Closures

Our branch locations will be closed on:

Friday, July 3rd, 2026
Independence Day (observed)

Monday, September 7th, 2026
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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