Money Matters Newsletter

FALL 2026

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 third year, this initiative recognizes veterans who continue to make a difference through their businesses and highlights the impact they have on our local communities. It's an opportunity to celebrate their leadership, dedication, and entrepreneurial spirit while honoring the service that helped shape our journey.

In 2025, the Service Member Shout Out honored Kristi May of Legend Acres Dog and Horse Solutions and Legend's Heroes Service Dog Training Program, a program dedicated to increasing access to service dog training for veterans, individuals with disabilities, and families in need.

Do you know a veteran-owned business that deserves to be recognized? Submit a nomination by scanning the QR code or visiting the Service Member Shout Out page at KSLX.com. Tell us what makes their business stand out and the difference they're making in our community.

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 13th.

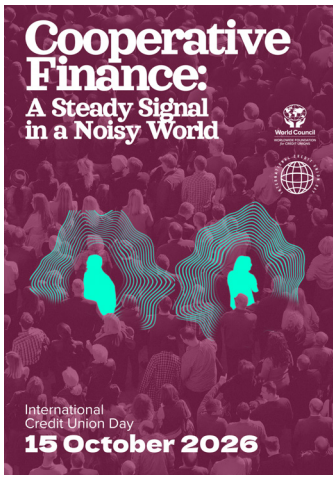
We're proud to stand alongside our veterans and celebrate the businesses, ideas, and communities they continue to build. Their service doesn't end when their military career does—and we're honored to recognize the impact they continue to make every day.



Our 2025 winner, Kristi May pictured with Jay Curtis, First Credit Union President/CEO.

Celebrate International Credit Union Day®

On Thursday, October 15, 2026, credit union members around the world will celebrate International Credit Union Day®, an annual celebration recognizing the positive impact credit unions make on their members and communities. This year marks the 78th anniversary of this annual event, which will be celebrated under the theme of "Cooperative Finance: A Steady Signal in a Noisy World."



First Credit Union is proud to join credit unions around the world in recognizing this special day and the values that bring our movement together. As a member-owned, not-for-profit cooperative, we're committed to putting people first and helping our members work toward their financial goals.

It's time to celebrate YOU! Stop by First Credit Union on October 15th as we celebrate International Credit Union Day. Spin the wheel for a chance to win a prize, enjoy a snack, and celebrate being part of the First CU family. We're so glad you're here!

Celebrating AZCU Week 2026

First Credit Union is proud to join credit unions across Arizona in celebrating AZCUWeek 2026, a week dedicated to showcasing the credit union difference and the positive impact we make in the lives of our members and communities.

Throughout the week, we'll celebrate the cooperative spirit through giving back, financial education, community involvement, and meaningful connections with our members.

Each day brings a new opportunity to put our values into action and celebrate the people who make our cooperative strong. From paying it forward to promoting financial wellness, we're excited to highlight what it means to be a credit union and the communities we're proud to serve.

Scan the QR code to learn more!



TUESDAY



OCT 13

PAY IT FORWARD DAY

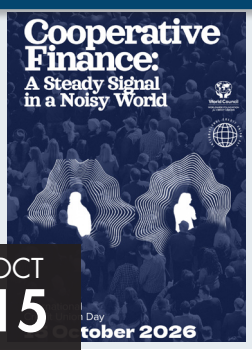
WEDNESDAY



OCT 14

DAY OF GIVING

THURSDAY



OCT 15

SMALL BUSINESS & ICU DAY

FRIDAY



OCT 16

FINANCIAL LITERACY DAY

Fall Food Drive

The season of giving is here, and First Credit Union is excited to kick off our Fall Food Drive! During the month of October, we'll be collecting non-perishable food items at all First CU branches to support local organizations serving individuals and families in the communities we call home.

For many families, having access to nutritious food can make a meaningful difference. Your donation, no matter the size, can help local organizations keep their shelves stocked and provide essential resources to neighbors in need.

How You Can Help

Stop by your nearest First CU branch throughout October and drop off non-perishable food items. Whether you bring a few cans from your pantry or fill a whole bag, every contribution can help make a difference,.

General items needed include:

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

Please note: Each branch is supporting a local organization with its own specific needs. Check with your local First CU branch to see which items are most needed in your community.

Supporting Our Communities

Our Fall Food Drive helps support local organizations in Chandler, Glendale, Goodyear, Phoenix, Tempe, and Tucson that provide food and essential resources to those in need. Together, we can spread a little Financial Sunshine® and make a difference in our communities this fall.

Organizations We're Supporting

We're proud to support local organizations helping individuals and families in our communities.

Here are a few of the organizations we'll be supporting this year:

Matthew's Crossing Food Bank
Community Food Bank of Southern Arizona
Tolleson Food Bank
Native American Connections
Mary Gloria Foundation
St. Mary's Food Bank
Tempe Community Action Agency

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

Are you passionate about supporting your fellow First Credit Union members? Consider becoming a volunteer and helping shape the future of your credit union.

As a member-owned, not-for-profit cooperative, First Credit Union is strengthened by members who share their time, ideas, and expertise. Our Board of Directors is seeking innovative, responsible, and community-minded members to serve on the Board, various committees, and member advisory panels.

Why Volunteer? Volunteers play an important role in helping guide the credit union and ensure we continue to meet the needs of our members. Whether you're sharing your expertise, providing feedback, or helping with a special project, your participation can make a meaningful difference.

Opportunities to Get Involved. There are a variety of ways to volunteer, including serving on the Board or Supervisory Committee, participating in focus groups, testing new products, or joining a special project task force.

Ready to Get Involved? If you're at least 21 years old, have been a First Credit Union member for at least one year, and are interested in giving back, we'd love to hear from you.

Complete a brief survey to learn more at firstcu.net/about/volunteer-opportunities or scan the QR code.



First Credit Union Board Meeting

Sunshine Stories

We had such a good experience opening a HELOC at First Credit Union in March of this year. We worked with Shane and he made the whole thing so clear and straightforward - customer service that I have not experienced in a banking setting for a very long time - if ever!

I highly highly recommend First CU, the branch at Tempe, and Shane specifically!! He is amazing at his job!! Thank you thank you!!

Anne, July 2026

Holiday Closures

Our branch locations will be closed on:

Monday, October 12th
Columbus Day

Wednesday, November 11th
Veterans Day

Thursday, November 26th
Thanksgiving Day

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

Friday, December 25th
Christmas Day

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

Friday, January 1st
New Year's Day

More Ways to Access Your Money

Your First Credit Union membership gives you access to the CO-OP ATM Network, with more than 37,000 FREE ATMs nationwide. The network continues to expand, adding convenient locations where you already shop and run errands.

With participating ATMs available at places like Target and Costco, you have more options for accessing your money beyond First Credit Union branches. Whether you're picking up groceries, shopping for the week, or traveling outside your usual area, a participating ATM may be closer than you think.

37,000+ FREE ATMs Nationwide

Ready to find one? Use our ATM Locator to search for a participating CO-OP ATM near you.

RELAX WHILE YOU Earn!

4.05% APY*

7 OR 17 MONTH CERTIFICATE



**APY = Annual Percentage Yield. Limited time offer, membership required. $500 minimum balance required to open and maintain. Offering rates may be subject to change. Restrictions may apply.*

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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