

FIRST Edition

March 2018 • Serving the Twelve-County Sacramento Region and California Federal Employees

Get Member Only Deals at Enterprise Car Sales

Stop by a local Enterprise Car Sales location between March 10th and March 25th, 2018, where First U.S. members will find some great deals on a wide selection of newer model, pre-owned vehicles.

- Save with special auto loan rates as low as **1.99% APR**, OR Kelley Blue Book trade-in value PLUS \$750 on your trade-in
- And give your wallet a break with **No Payments for 90 Days** option



Enjoy one of the industry's best used car warranties, plus the worry-free ownership of Enterprise's 7-day or 1,000 mile repurchase guarantee. If you decide the vehicle is not for you, just bring it back – no questions asked.

Don't miss your chance to take advantage of one of the lowest rates we've ever offered on auto loans. Get preapproved at your local branch, at firstus.org, or by calling (800) 556-6768. Or, visit the Enterprise Car Sales locations in Roseville at 150 N. Sunrise Avenue or in Rancho Cordova at 2757 Citrus Road and let them know you're a First U.S. member.

Annual Percentage Rate (APR), terms and offers effective 3/10/18 to 3/25/18 and subject to change without notice. APR assumes 750+ FICO score and 0.50% discount for automatic payments. Your actual APR may be higher and will be based on credit history, the amount financed and the loan term. Interest accrues from date of disbursement. Certain restrictions apply. These offers cannot be used to refinance an existing First U.S. auto loan. Offers cannot be combined with any other offers. Payment example: 48 monthly payments of approximately \$22 for each \$1,000 borrowed. Finance up to 125% High Kelley Blue Book.

Kelley Blue Book Trade-In Values used by Enterprise are obtained from ©2018 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$750 is available only on passenger vehicles & light duty trucks, with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA & Washington, D.C. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners.

Get the Best of Both Worlds...

15-Year Rates with Low, 30-Year Payments



Save with the lower rate of a 15-year term, and the lower payment of a 30-year loan. It's our 15/15 ARM.

You'll save with rates as low as **3.83% APR** – and will enjoy the stability of only one rate adjustment after the first 15 years. Plus, you'll enjoy the affordable payments of a full 30-year term.

Call us at (800) 556-6768 today for a free, no-hassle consultation with one of our Real Estate consultants. We can answer any questions you may have, and help you make the right choice for your home financing needs. Apply today.

APRs (Annual Percentage Rates), terms and offers accurate as of 3/1/18 and subject to change without notice. APR is variable and based on 10-year CMT plus 1%. Maximum adjustment 6%; floor rate 1.00%. Owner-occupied, California properties only. Subject to availability. Certain restrictions apply. Payment example: 180 monthly payments of approximately \$4.70 per \$1,000 borrowed, followed by 180 payments of \$4.68 per \$1,000 borrowed (based on today's fully-indexed value). Taxes and insurance are not included in the payment example; your actual payment will be higher.

Big enough to serve, small enough to care.

We Can Help with a Tax Time Loan



Whether you need help this tax season, or are just looking for a low-rate personal loan to help cover any unexpected expense, we're here to help. And since it's from First U.S., you can trust that you're getting a great deal.

Our Tax Time Loan has a low interest rate to save you money, and a short term to help you pay it off quickly.

- Borrow up to \$1,200
- Take up to 12 months to repay, and
- Save with an APR as low as 8.9%

Stop by your local branch today, or call us at (800) 556-6768 to take care of your next unexpected event. Act soon. This offer is good until April 17, 2018.

Cannot be used to refinance an existing First U.S. loan. Offer effective 3/1/18 and is subject to change at any time. The quoted APR (Annual Percentage Rate) includes a 0.50% discount for automatic payments. Income, credit and other criteria will determine actual APR, which may be higher. Payment example, 12 monthly payments of \$105.

Is Your Credit Card Rate on the RISE?

As Prime Rate continues to climb, you may be paying more every month for your variable-rate credit cards. It doesn't have to be that way with a FIXED-RATE Platinum VISA® from First U.S.

In addition to a rate that will not increase with Prime Rate changes, you'll enjoy NO Annual Fees, NO Penalty Rates, NO Minimum Finance Charges, and NO Over-the-Limit Fees, so you'll save money right from the start.

And best of all, if you need to transfer balances to your new First U.S. card, you can do it with NO Balance Transfer Fees – saving you even more.

- Enjoy a **0% Intro APR for 6 months**
- Then, a FIXED-RATE **as low as 9.9% APR**

Visit firstus.org to apply online, or stop by your local branch to get one of the last FIXED-RATE cards available today.



Annual Percentage Rate (APR), terms and offers accurate as of 3/1/18 and subject to change without notice. Income, credit and other criteria will determine actual APR. The APR that applies after the introductory period will not increase. 25-day grace period to avoid paying interest on purchases applies if the total new balance is paid in full by the due date every billing period. If not paid in full, there is no grace period. New VISA accounts only. Offer cannot be used to refinance an existing First U.S. loan. Visit firstus.org for complete details.



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Get the First U.S. Mobile App.



(916) 576-5700 or (800) 556-6768

Phone Center hours: Mon–Fri, 7:30 a.m. – 6 p.m.; Sat, 9 a.m. – 2 p.m.

firstus.org • firstus@firstus.org

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