

FIRST Edition

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Protect Yourself – and Your Financial Information During the Holidays

The holiday season is a time for travel, shopping, and dining. It's about spending time with family and friends, sharing the joys and warmth of this magical time of year. And sadly, it's also a time when fraud and identity theft are on the rise.

What you can do to protect yourself

In addition to the safeguards and monitoring we employ to protect your card transactions 24 hours a day, 7 days a week, here are a few steps that you can take to protect yourself this holiday season and every day.

Monitor your account activity

- Check your card, loan and account activity regularly through FREE Online Banking, FREE Mobile Banking, FREE Phone-24, or your monthly statements. – or get notified with eAlerts
- Let us know if and when you will be traveling this holiday season, so that we are aware of purchases or transactions that are outside of your regular account activities.
- Notify us immediately of loss, theft or unauthorized use by calling (800) 556-6768.

Take advantage of our security services

- Set an Account Password – an extra layer of protection in addition to the identity verifications we already require for account access. Your Account Password would be required anytime you call or make a transaction in-branch.



- Sign up for FREE Mobile Banking, so you can block your cards right from your phone (or your PC with Online Banking).
- Make sure you're receiving eStatements so your personal information is not sitting in your mailbox. You can sign up through Online Banking.
- Sign up for eAlerts so you can be notified immediately of large credit card purchases, loan transactions, available checking or credit card balances, non-sufficient funds, mailing and email address changes, and more.
- Protect your online purchases by adding a personal password to your Visa cards for online shopping. Simply enroll in Verified by Visa® at Visa.com.
- Activate an ID theft protection plan through IDShield®. We offer member discounts for monitoring services, and more importantly ID Restoration assistance if you become a victim of identity theft. Sign up at firstus.org.

IDShield is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll Inc. Neither IDShield nor First U.S., their officers, employees, or sales associates directly or indirectly provide identity theft protection, restoration services, or advice.

Here's a Tip From First U.S. Vehicle Pricing

In the market for a vehicle? Consider the price gap between new and used vehicles. The average new vehicle cost in 2018 is \$37,000, while the average used vehicle costs \$23,000.

Whether through a dealer, or a specialty dealer like Enterprise Car Sales, many used vehicles on the market today come with extensive certifications, and warranties to give you peace of mind. Check out our auto loan page on firstus.org for a variety of options to purchase and finance your next vehicle.

Sources: Forbes and USA Today



Big enough to serve, small enough to care.

Branch Manager Corner

Name: Tally Gould

Title: Grass Valley Branch Manager

Tally is well known to members in our Grass Valley location, having started with First U.S. as a Member Service Representative with Placer CCU. Following our partnership in 2007, Tally focused on learning all the aspects of how our branches make a difference for our members by delivering the products and services that enhance our member's lives – and her friendly, welcoming attitude certainly made Tally a stand-out with our member-owners.

As Grass Valley's financial co-op, Tally has embodied the First U.S. spirit of service, "creating lasting relationships with our members." She continued by saying,

"I keep my team focused on excellent service by having regular discussions with staff about how each of them is individually responsible for our members' satisfaction. Delivering a great experience is our number one priority, and quality member service is our daily focus."

Stop by and say "hi" to Tally and her team the next time you're in Grass Valley. The branch is conveniently located in the Fowler Shopping Center just west of Highway 49 at the Brunswick Road exit.



Introducing Energy Efficient Loans

We can help you improve your home's energy efficiency, with upgrades like new windows or an updated heating and cooling system – upgrades that can help you save money on your utility bills for years to come.

If your home and project meet certain qualifications, a Residential Energy Efficiency Loan (REEL) from First U.S. might be the right fit for your needs. Qualifications include receiving gas or electric services from Pacific Gas and Electric (PG&E), San Diego Gas & Electric, Southern California Edison, or Southern California Gas.

Visit GoGreenFinancing.com for a list of REEL Participating Contractors, and to see the full list of eligible improvements, such as:

- Windows
- Heating and cooling systems
- Water heaters, heat pump water heaters, low-flow shower heads, etc.
- Appliances and lighting
- Cool roofs – and more

For more information, stop by your local branch, or visit firstus.org and check out the new Energy Efficient Loans tab under "Loans."

- Loan amounts from \$2,500 to \$50,000
- Terms from 1 to 15 years
- Rates as low as 5.99% APR
- Approval within 24 hours
- Please note that REEL financing does not cover solar projects

First U.S. does not endorse or encourage the use of specific products or services offered by participating contractors. Annual Percentage Rate (APR) and program is subject to change or cancellation at any time.



The offices and branches of First U.S. will close early on Monday, December 24th (1:00 p.m.) and Monday, December 31st (3:00 p.m.) and will be closed Tuesday, December 25th, 2018 and Tuesday, January 1st, 2019.



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BY NCUA



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.

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