

FIRST Edition

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

Now May Be The Perfect Time To Put Your Home to Work

Home loan rates are rising, and so are home values. Tap into your home's equity and get started on those home improvement projects you've been putting off. Now may be the perfect time – while rates are still below historical averages.

A Home Equity Line of Credit from First U.S. allows you to borrow money against the value of your home and use it for anything you need. And since it's a line of credit, your available funds are there for you whenever you need it. Plus, with certain home improvements, the interest may still be tax deductible.

- Save with a low **2.99% APR for 3 months**, then a rate as low as **Prime + 0%**
- No Annual Fee and No Application Fee
- With the flexibility of our generous **20-year Draw Period**, you'll have one of the lowest payments possible, and you can access your line when you need it - and as a line of credit - your funds become available again as your balance decreases



Our Real Estate consultants are here to help you through the process – from deciding if a HELOC is the right option for you – all the way through closing. Just stop by your local branch, call us at (800) 556-6768, or visit firstus.org.

Annual Percentage Rate (APR) and offer is effective 6/1/18 and subject to change without notice. APR is variable and based on Prime Rate as published in The Wall Street Journal (currently 4.75%). After introductory rate period, minimum APR 3.99%; maximum APR 15%. \$499 opening fee for 2nd trust deeds or \$799 for 1st trust deeds (waived if \$5,000 initial advance is taken and account remains open for 3 years), plus recording fees. Certain restrictions apply. Appraisal fee may be required. Owner-occupied, CA properties only. \$200,000 maximum loan amount. Not available for purchases as a first mortgage. Payment example; 3 monthly payments of \$5.54 for each \$1,000 borrowed during intro period, then 237 monthly payments of approximately \$6.04 for each \$1,000 borrowed. Consult your tax advisor about deductibility.



Refinance Your Auto Loan and Get a Cash Bonus Up To \$300

- No Payments for 90 Days
- Get Cash Out for Any Need
- Enjoy a low, fixed rate

Ask your branch for details, or call us at (800) 556-6768.

Cash bonus, one per vehicle based on refinanced amount from another lender (\$100 for refinances of \$10,000+, \$200 for refinances of \$20,000+, \$300 for refinances of \$30,000+). Terms and offer subject to change or cancellation at any time. Cannot be used to refinance an existing First U.S. loan. Offer subject to change without notice. Loan must remain at First U.S. for 6 months or cash bonus is added to payoff balance. Cash back offer not available for purchases. Interest accrues from date of disbursement.

Big enough to serve, small enough to care.

Get 10-Year Rates

On a 30-Year Home Loan

Purchase a new home or refinance your current home loan with the low rates of a shorter term, AND the lower payments you get with a longer term. With a First U.S. 10/10/10 Adjustable Rate Mortgage, you can have it both ways. Save with 10-year rates, AND a full 30-year term.

Enjoy longer payment stability than with traditional ARMs, since your rate can only adjust twice during the 30-year term – at years 10 and 20. And since it's from First U.S., you know that you'll also save with our everyday low fees! Ask one of our Real Estate Specialists for more information today. Just call (800) 556-6768.



TEN | **10** | **TEN ARM**

3.88%
APR

Loan Amounts to
\$453,100



Ask us about rates for Jumbo Loans!

Annual Percentage Rates (APRs), rates, terms and offers accurate as of 6/1/18 and subject to change without notice. APR is variable and based on 10-year CMT plus 1.5% margin. Maximum change per adjustment period 3%; maximum lifetime adjustment 6%; floor rate 1.50%. Owner-occupied, CA properties only. Subject to availability. Certain restrictions may apply. Payment example: 120 payments of \$4.70 per \$1,000 borrowed, followed by 240 payments of \$4.96 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. Offer is not available for refinances of existing First U.S. loans.

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 3.99% / 4.08% 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 6/1/18 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 \$4.77 per \$1,000 borrowed, followed by 180 payments of \$4.77 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.



The offices and branches of First U.S. will be closed Wednesday, July 4, 2018 in observance of Independence Day.



FEDERALLY INSURED 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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