

FIRST Edition

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

Branch Manager Corner

Name: Beth Vos

Title: Watt Avenue Branch Manager

Beth is one of our expert branch managers, having joined First U.S. in 1990. After a brief stint as an Accounting Assistant, she quickly transitioned into an important member-focused position as the leader of our Cottage Way location, serving the employees and family members of the Bureaus of Reclamation, Land Management, Indian Affairs, and other federal agencies in the Cottage Way federal building. In 2011, the branch relocated to Watt Avenue.



We recently sat down with Beth and started by asking about her favorite part of the job. "The fulfillment I get from seeing members' gratification after receiving a solution to their financial needs, whether it is informing them of a service or product, or offering a solution to relieve financial stress," Beth answered.

Making a difference for her members, Beth focuses her team on superior service by encouraging open dialogue, and having fun with staff shout outs to celebrate service successes. Beth concluded, "I believe our branch provides excellent service because of our team's satisfaction with their jobs, the working relationships we have with fellow team members, and their pleasant working experiences with our members."

Election of First U.S. Volunteers for 2019

First U.S. is pleased to announce the 2019 annual election of volunteers for the Board of Directors and Supervisory Committee. At present, there are two members of the Board of Directors and one member of the Supervisory Committee scheduled for re-election.

If you would like to be considered as a candidate, please send a brief résumé to:

Nominating Committee
First U.S. Community Credit Union
580 University Avenue
Sacramento, CA 95825

Persons wishing to use the petition procedure without applying to the Nominating Committee, must file their petitions for nominations with the Secretary of the Credit Union. Petitions for nomination must contain signatures of at least 1% of the total credit union membership, and be accompanied by a certificate from the nominee stating that they accept the nomination and agree to serve.

If there are no other nominees, **Richard Bender** and **Richard (Dick) Cochran** are expected to be re-elected to the Board of Directors for three-year terms by acclamation at the annual meeting in February 2019. Additionally, **Dennis B. Cook** is expected to be re-elected to the Supervisory Committee for a three-year term by acclamation at the annual meeting.

Nominations must be submitted by the Nominating Committee or by petition on or before Dec. 1, 2018. Election results will be announced at the Annual Meeting on February 28, 2019 at 5 p.m., at First U.S. Community Credit Union, 580 University Ave. in Sacramento. For more information, call (800) 556-6768, ext. 5667.

New Service Energy Efficient Loans

We're pleased to announce another innovative financing solution, designed to help you improve your home's energy efficiency. Efficient upgrades, like new windows or an updated heating and cooling system 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."

First U.S. does not endorse or encourage the product, services or participating contractors. Annual Percentage Rate (APR) and program is subject to change or cancellation at any time.

- 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

Four Great Ways Membership Pays With Sprint®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? First U.S. members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **each new line** you activate with Sprint.*
2. Current Sprint customers get a **\$50** cash reward for **each new line** transferred into Sprint Credit Union Member Cash Rewards.*
3. You'll get a **\$50** loyalty cash reward **every year** for **each line**.*
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- **Become a Sprint customer and mention you're a credit union member**
- **Register at LoveMyCreditUnion.org/SprintRewards**
- **Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account**

Get all the BENefits of credit union membership. Sign up today!

\$100 CASH REWARD WITH EACH NEW LINE*

Another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

*Restrictions apply.

Sprint works for me

LOVE MY CREDIT UNION REWARDS

*Restrictions apply

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.



The branches and offices of First U.S. will be closed Monday, October 8, 2018 in observance of Columbus Day and Monday, November 12, 2018 in observance of Veterans Day.



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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.

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