

First Edition

December 2019 • Serving the Twelve-County Sacramento Region and California Federal Employees



Two Easy Ways to Handle Holiday Finances

The holidays can be stressful. And when it comes to finances, the stress can just increase. But you have a financial partner this holiday season in First U.S. Whether you need a little more to get you through the holidays, or want a solution to help you tackle some debt, we have the solution for you.

And, because it's from First U.S., you know you'll get a good deal!

Get a Little Extra Cash with a Low-Rate First U.S. Holiday Loan

Looking for a little extra cash this holiday season? You can deck the halls, visit family and friends, or just pick up some extra gifts with a First U.S. Holiday Loan. You'll save with a low rate, an easy repayment term, and no application or processing fees.

- Enjoy a rate **as low as 8.49% APR**
- Borrow up to **\$1,500 for 12 months**
- Save with no application or processing fees

Ask us today how you can kick off your holiday season with a little extra cash. Act soon. This offer is good until January 31, 2020.

Offer effective 12/01/2019 and is subject to change at any time. The quoted APR (Annual Percentage Rate) includes a .50% discount for automatic payments. Income, credit and other criteria will determine actual APR, which may be higher. Payment example, 12 monthly payments of \$130.86. Cannot be used to refinance an existing First U.S. Loan.

"Wrap Up" Some Holiday Debt with a Low-Rate Personal Loan

We can help you pay down or pay off holiday (or any) debt with one of the lowest rates we've ever offered on personal loans. Take a bite out of credit card debt, or consolidate balances into one, low payment. Use the funds any way you'd like.

- Save with **fixed rates as low as 5.75% APR**
- Enjoy **no application fees**
- And even wrap up larger debt with loans to \$25,000

Talk with a Member Service Representative about the many low-rate options available from First U.S. Call (800) 556-6768, stop by your local branch, or visit firstus.org today!

Annual Percentage Rate (APR), terms and offer accurate as of 12/01/2019 and subject to change without notice. APR assumes ½% discount for automatic payments. Certain restrictions apply. Your actual rate may vary and will be based on credit rating, the amount financed and the loan term. Payment example: 12 payments of \$86 per \$1,000 borrowed.

Our Holiday Gift to You – Earn Up to 3.00% APY



With our new Smart Start Money Market, you'll enjoy certificate quality yields while building your savings. It's the smart way to take advantage of the flexibility of easy access to your liquid funds, while earning competitive rates – even as your balance grows.

- **Earn up to 3.00% APY**
- Enjoy no monthly fees with no balance requirements to earn
- And there's no minimum balance to open

Ask a Member Service Representative for details! Call (800) 556-6768, stop by your local branch, or visit firstus.org today.

Annual Percentage Yield (APY), terms and offers effective 12/01/2019 and subject to change without notice. Rates are variable and subject to change at any time after account opening. APY is earned on the portion of your balance in each rate tier. Blended APY: \$0 - \$2,000.00 is 3.00%; \$2,000.01 to \$5,000.00 is 3.00% - 2.10%; \$5,000.01 to \$10,000.00 is 2.10% - 1.42%; \$10,000.01 to \$50,000.00 is 1.42% - 0.60%; \$50,000.01 to \$100,000 is 0.60% - 0.45%. First \$5,000 must be funds new on deposit to First U.S. Limit one Smart Start Money Market per member (and one Smart Start IRA Money Market per member). Check access not available.



Big enough to serve, small enough to care.



Tackle the Cold This Winter with an Energy Efficient Loan

It's starting to get cold outside! Warm up with a new heating system or new energy rated windows this winter. It's easy with a Residential Energy Efficiency Loan (REEL) from First U.S.

Focused on improving your home's energy efficiency, our REEL program can help finance upgrades that will save you money on your utility bills for years to come. Program requirements include receiving gas or electric services from Pacific Gas and Electric (PG&E), San Diego Gas & Electric, Southern California Edison, or Southern California Gas.

Simply visit GoGreenFinancing.com for a list of REEL Participating Contractors, and to see the full list of eligible improvements, like:

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

Visit firstus.org and check out the Energy Efficient Loans tab under "Personal Accounts/Loans" and talk with a Member Service Representative today about warming up your home for the holidays. Just stop by your local branch or call (800) 556-6768.

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 effective 12/01/2019 and subject to change or cancellation at any time. Payment example: 60 monthly payments of approximately \$19 for each \$1,000 borrowed.



The offices and branches of First U.S. will close early on Tuesday, December 24th (1:00 p.m.) and Tuesday, December 31st (3:00 p.m.) and will be closed Wednesday, December 25th, 2019 and Wednesday, January 1st, 2020.



(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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750 Reasons to Love Your Car



For a limited time get a cash bonus up to \$750 when you refinance your auto loan from another lender.

- Save with our low, fixed rates
- Get 1% cash back to use any way you like
- And enjoy no payments for 90 days

You can still take advantage of today's low rates, lower your payment, or pay off your vehicle sooner. It's easy when you Trade In Your Loan with First U.S. Act now, and you can get a cash bonus up to \$750 when you refinance your loan from another lender.



That's right. Enjoy a 1% cash bonus, up to \$750.

Stop by your local branch, visit firstus.org or call us at (800) 556-6768 for today's rates, and to get your refinance started.

Terms and offers effective 12/01/2019 and subject to change without notice. Cash bonus, one per vehicle based on 1% of amount financed up to \$750. Loan must remain open for at least six months, or cash bonus is paid back to the credit union in full, added to the loan payoff amount. Interest accrues from date of disbursement. Cannot be used to refinance an existing First U.S. loan, and offer not available for purchases. Cannot be combined with any other offers.

Get the First U.S. Mobile App.

