

FIRST Edition

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

Enjoy 15-Year Rates with Low, 30-Year Payments



You can have your cake, and eat it too. Our 15/15 ARM offers the **low interest rates** of a shorter-term loan, with the **low payments** of a full 30-year term. Best of all, there's only one adjustment period - at the end of the first 15 years.

15/15 ARM HOME LOAN RATES AS LOW AS

3.99%_{APR} / 4.03%_{APR}

- Enjoy the stability of a longer fixed period than most adjustable rate mortgage (ARM) loans
- Save with the low rates of a shorter-term loan
- And manage your budget with the affordable payments of a full 30-year term

Call today for a free, no-hassle consultation with one of our Home Loan Specialists. We can answer any questions you have, and help you make the right choice for your home financing needs. Call (800) 556-6768 and ask to speak with a Home Loan Specialist, stop by your local branch, or visit firstus.org for more information today!

APRs (Annual Percentage Rates), terms and offers accurate as of 05/01/19 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 \$4.69 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.

Need Some Help Getting to the Beach?

Getting your family to the beach for a vacation can be difficult – with schedules, packing, renting, booking, and paying – relaxing can be stressful. We can make it a little easier with a Vacation Loan from First U.S.

It's a low-rate, short-term solution that gives you the flexibility to cover a vacation (or any expense for that matter). You'll save with a lower rate than with credit cards or other personal loans, and a convenient 12-month term means you can get the loan paid off quickly.

VACATION LOAN

- Borrow up to \$1,200
- Take up to 12 months to repay
- Save with an APR as low as 8.9%
- And use the funds for anything you need – including a well-deserved vacation

Stop by your local branch today, or call us at (800) 556-6768 to get your vacation underway. Act soon. This offer is good until July 31, 2019.

Cannot be used to refinance an existing First U.S. loan. Offer effective 05/01/2019 and 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 \$105.



Big enough to serve, small enough to care.

Tackle the Summer Heat with an Energy Efficient Loan

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

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

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

- Heating and cooling systems
- Windows
- 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 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.

- 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





Make Your Money Work Hard For You

You work hard to save a little here and there. Make sure that your money is working hard for you in return, with some great certificate rates from First U.S.

12-Month Certificate 2.25% APY

With funds new to First U.S., \$500 minimum Personal or Business | Regular certificate or IRA

Talk to a Member Service Representative about other terms that earn **up to 3.00% APY**.

Annual Percentage Yield (APY), offers and terms effective 5/1/19 and subject to change without notice. Funds must be new on deposit with First U.S. To mix with existing funds, at least 50% (\$10,000 minimum) must be funds new to First U.S. APY assumes principal and dividends remain on deposit to maturity. Penalty for early withdrawal may apply. Withdrawals will reduce earnings. Special certificates mature as standard-rate certificates.

SAVE ON YOUR NEXT AUTO LOAN

With our Member-Only Discount

Enjoy another perk of First U.S. membership, with a special **0.25% APR discount on any new or used vehicle purchase or refinance**. Getting your discount is simple:

- Purchasing from a dealer – simply request First U.S. financing and we will apply the discount during processing. So whatever rate they quote you, we'll apply the discount on our end.
- Refinancing through First U.S. – your discounted rate will be quoted when you apply.

Talk to your local branch, or call us at (800) 556-6768 for more information, and start saving on your next vehicle today!

Certain restrictions apply. Member discount cannot be combined with any other offers, is subject to change at any time without notice and cannot be used to refinance an existing First U.S. loan.



The offices and branches of First U.S. will be closed on Monday, May 27th for Memorial 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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