

FIRST Edition

January 2020 • Serving the Twelve-County Sacramento Region and California Federal Employees

2 Home Financing Solutions to Help You SAVE!



#1 Enjoy one of the lowest payments around with a First U.S. HELOC

One of the best home financing deals around, a First U.S. Home Equity Line of Credit offers rates as low as Prime + 0%, plus a great introductory offer.

- Save with an introductory rate of just **3.99% APR for 12 months, then rates as low as Prime + 0% APR**
- Keep more of your hard earned funds with No Annual Fees and No Application Fees
- And save with the lower payments of a full 20-year draw and repayment period
- Our HELOC is one of the lowest-cost and lowest payment HELOCs around

You have many options when it comes to home financing with First U.S., all designed to save you money and keep your budget in check. Plus, because it's from First U.S., our Real Estate Specialists are available to help you, from exploring the options that are best for your needs, through the application and funding process. Call a Real Estate Specialist at (800) 556-6768 to get started today!

APRs (Annual Percentage Rates), terms and offers effective 01/01/2020 and subject to change without notice. Owner-occupied, California properties only. Subject to availability. Certain restrictions apply. Taxes and insurance are not included in the payment example; your actual payment will be higher. 15/15 ARM APR is variable and based on 10-year CMT plus 1%. Maximum adjustment 6%; floor rate 1.00%. Payment example: 180 monthly payments of approximately \$4.35 per \$1,000 borrowed, followed by 180 payments of \$4.13 per \$1,000 borrowed (based on current fully-indexed value). HELOC APR is variable and based on Prime Rate as published in The Wall Street Journal (currently 4.75 %). 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. Appraisal fee may be required. \$200,000 maximum loan amount. Not available for purchases. Payment example: 12 monthly payments of approximately \$6.06 for each \$1,000 borrowed, followed by 228 monthly payments of approximately \$6.47 for each \$1,000 borrowed.

#2 Refinance to a much lower rate with our special 15/15 ARM

With low rates, based on 15-year rates, but a full 30-year term, our special 15/15 ARM can help you save in a number of ways.

- Lower your interest rate to as little as **3.25% APR**
- Enjoy a full 30-year term to keep your payments in budget – and lower payments mean you may be able to pay off your home sooner
- You'll appreciate only one rate adjustment – after the first 15 years
- Plus, you'll save even more with no points

Coming Soon – the First U.S. Cash Rewards Visa



We're thrilled to announce that soon, you'll have another great choice when it comes to credit card options from First U.S. in our new Cash Rewards Visa®. With our new Cash Rewards Visa, you'll...

- Earn cash back on every purchase you make – up to 3%
- Get paid every month automatically, so there's nothing to track
- Save every month with No Annual Fee, No Balance Transfer Fees and No Penalty Rates
- Stop worrying about using the right card at the right merchant, or watching your points expire

Our new First U.S. Cash Rewards Visa is *coming soon*, so watch your mail or email for more information!

Terms and offers effective 01/01/2020 and subject to change before product launch without notice.



Big enough to serve, small enough to care.



Tackle Your Debt with a Low-Rate Personal Loan

Just in time to pay off holiday spending, or some earlier spending – we've lowered rates on Personal Loans to help you save money, consolidate debt, or pay it off completely. You'll save with some of the lowest rates we've ever offered – **as low as 5.75% APR!**

- Enjoy the stability of a fixed rate with a fixed monthly payment
- Mangle your budget by consolidating into one, low payment with a variety of terms and loans to \$25,000
- Save with No Application Fees

Talk with a Member Service Representative today about the many ways we can help you save this year! That's an easy resolution to accomplish when you stop by your local branch, call (800) 556-6768 or visit firstus.org!

APR, terms and offer effective 01/01/2020 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.

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. Use the funds for anything you need, like paying off those holiday bills!

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



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 01/01/2020 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.



Join us for the 2020 Annual Meeting

We are pleased to invite all First U.S. member-owners to attend the 2020 annual meeting to be held in the First U.S. Board Room at:

580 University Avenue, Sacramento

Thursday, February 27, 2020 at 5:00 p.m.

Jamie Gomes, Clarence Parkins and Brian W. Doyle are expected to be reelected to the Board of Directors for three-year terms by acclamation. Additionally, **Charles "Chuck" B. Johnson, Jr.**, is expected to be reelected to the Supervisory Committee for a three-year term by acclamation at the Annual Meeting.

The proposal to transform our current Supervisory Committee to a Board Level Audit Committee will also be voted on at the Annual Meeting. (Visit firstus.org/audit_committee for information.) Light refreshments will be served. For more information, call Sandy at (916) 576-5667.



The branches and offices of First U.S. will be closed Wednesday, January 1st in observance of New Year's Day and Monday, January 20th in observance of Martin Luther King Jr. 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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